



**“Cleaner Loans, Better Results”**

COLLINS STREET TOWER, LEVEL 3, 480 COLLINS STREET, MELBOURNE, VIC, 3000

PH: 1300 856 683 FAX: 03 8692 6780

# **Private Mortgages Australia Pty Ltd**

## **Dispute Resolution Policy**



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## **Internal Dispute Resolution Policy**

We value, encourage and learn from your feedback. You may lodge a complaint by phone, mail or email (contact details follow).

- The first and most important step in lodging a complaint is to talk to us. We will do our very best to resolve your complaint quickly and efficiently.
- If this is not possible, you should put your complaint in writing so that we can understand the nature of the complaint and how you would like it to be resolved. Written complaints will be responded to within 24 by phone and, if this is not possible, a letter of acknowledgement will be sent to you.
- Our staff are trained to assist Clients lodging a complaint in a courteous and helpful manner.
- If your complaint cannot be resolved within 24 hours, it will be referred to our Disputes Resolution Officer.
- Once all relevant information is received, we will commence a thorough investigation of your complaint within 24 hours and will keep you fully informed throughout the process.
- We will respond to you in writing within 21 days of your initial complaint. If your complaint is not resolved within 45 days, it may be referred to our Dispute Resolution Committee for a full assessment.

Fairness, timely response, staff training and regular review of the effectiveness of our procedures are all important aspects of our scheme.

We respect your privacy by fully complying with our obligations under the Privacy Act 1988.

### **Contact details:**

#### **Disputes Resolution Officer:**

Telephone: 1300 856 683

Email: [info@privatemortgagesaustralia.com.au](mailto:info@privatemortgagesaustralia.com.au)

Mail: Disputes Resolution Officer,  
Private Mortgages Australia Pty Ltd,  
Collins Street Tower,  
Level 3, 480 Collins St, MELBOURNE VIC 3000

The Disputes Resolution Officer reports to our Disputes Resolution Committee, which is made up of:

- Peter Cuskelly, Managing Director
- Anthony Barbone, Director
- Gerry Gablek, General Manager - Credit



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## External Dispute Resolution Scheme

If your dispute cannot be satisfactorily resolved through the Internal Dispute Resolution Scheme you may refer to the [Australian Small Business and Family Enterprise Ombudsman](#).

***Borrowing from fintech lenders*** is a guide produced by the ASBFEO and theBankDoctor.org for small to medium enterprises (SMEs) to help improve their awareness and understanding of business financing options, including fintech lenders.

Australian Small Business and Family Enterprise Ombudsman (ASBFEO) Assistance Team responds to requests for assistance from small businesses and family enterprises that are in dispute with other businesses or Commonwealth Government agencies. ASBFEO tailor how they assist you, provide information on how to resolve the dispute and facilitate discussions between you and the disputing party. If necessary, ASBFEO can provide access to external alternative dispute resolution services or refer you to another Commonwealth, state or territory agency who can help you.

Details of how ASBFEO can assist with a dispute can be found at:  
<https://www.asbfeo.gov.au/assistance/how-we-help>

### Contact Details:

ASBFEO can be contacted on **1300 650 460**

The Australian Small Business and Family Enterprise Ombudsman Information Line is open from 8am to 8pm nationally Monday to Friday unless otherwise stated and is closed for business on Australian National Public Holidays.

International +61 3 9662 2529 (international call charges apply).



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## **Private Mortgages Australia Pty Ltd**

### **INTERNAL DISPUTE RESOLUTION FORM**

Please use capitals

**APPLICANT/S (full name/s):**

**PROPERTY ADDRESS:**

**CONTACT DETAILS:**

Home phone:

Work:

Mobile:

Email address:

**DETAILS OF YOUR DISPUTE:**

(If you require more space, please attach additional sheets of paper)

Have you previously brought this to the attention of Private Mortgages Australia Pty Ltd?

No / Yes – to whom and when?

Signature/s

Date

OFFICE USE ONLY: Date received:

Name:

Action: