

## Complaints and Dispute Resolution Procedure

**Greg Sterland on behalf of G Sterland Pty Ltd ACN: 088 274 444**  
**Australian Credit Licence: 390943**

**Aaron Giles on behalf of Aljeh Pty Ltd ACN: 121 346 558**  
**Australian Credit Licence: 390048**

**Stuart Bell on behalf of Denamik Pty Ltd ACN: 121 535 037**  
**Australian Credit Licence: 392331**

We, at Australian Property Finance (APF), believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes. We are committed to the effective handling of complaints and timely resolution of disputes.

### Receiving complaints and the complaint process

If you have a complaint or a dispute, you can lodge the complaint directly with Australian Property Finance.

You can lodge complaints with APF by contacting the Complaints Officer by:

1. Telephoning 02 4943 2300,
2. Emailing [admin@apfinance.com.au](mailto:admin@apfinance.com.au),
3. Writing to 33 Chapman Street, Charlestown NSW 2290, or
4. Speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

1. There is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
2. We expect that both parties will make a genuine attempt to resolve a complaint promptly;
3. We expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
4. We expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

### Timeframes for response

If your complaint cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you updated of the progress and, if resolution takes longer than five (5) business days, provide you with a written final response no later than 45 days from the date of complaint. If resolution cannot be achieved within 45 days, we will provide a written explanation as to the reason.

## Our external dispute resolution scheme

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.



Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

*External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.*