

Family Rewards[™]
HOME LOANS



Internal Dispute Resolution (IDR) scheme

ABN 52 119 935 090 Seniors First Pty Ltd ACL Number 388952

This guide book forms the complaints policy and procedure for Seniors First Pty Ltd, trading as 'Seniors First Specialist Finance'; 'Express Mortgage Market'; and 'Family Rewards Home Loans'. It is our strong desire, where ever possible, to resolve any customer concerns before they develop into complaints.

Where this is not possible however, customers are requested to follow the complaints handling process outlined in this document so that their issues can be resolved quickly via our Internal Dispute Resolution (IDR) scheme.

What is a complaint?

As per ASIC's definition under the Corporations Act, we adopt the following definition of a complaint:

An expression of dissatisfaction made to an organization, related to its products and services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

How do I lodge a complaint?

By completing the complaint form, attached as an appendix to this document and following the procedure below:

Step 1 – Lodging a formal complaint
Customer(s) to complete the complaint form included as an appendix in this guide and email to info@seniorsfirst.com.au with message header titled ‘Complaint’
Step 2 – Acknowledgement of complaint
Seniors First Pty Ltd will immediately (within the same business day) acknowledge receipt in writing to the customer via return email
Step 3- Preliminary investigation
The responsible manager for Seniors First will make a preliminary investigation. If the complaint is resolved by the end of the business day following receipt of the complaint to the customer’s satisfaction, then the matter will be closed. Confirmation will be provided in writing to the customer. In accordance with ASIC RG165.852, such complaints will not be recorded in the complaint register.
Step 4 – Log complaint in register
If the responsible manager is unable to resolve the complaint by the close of the following business day, the complaint will be formally logged in the register.
Step 5 – Formal investigation
The responsible manager will investigate the complaint. He/she will interview the customer(s) and any credit representatives involved, and may request further documents or correspondence.
Step 6 – Final response
Licensee will provide a final response to a complaint or dispute within 45 days (or 21 days for disputes involving default notices).
Step 7- Resolution and complaint closed, OR referral to EDR
If the complaint has been satisfactorily resolved upon issuance of final response, the matter will be closed. If not, client can contact our external dispute resolution scheme (EDR), COSL. Membership number 408409.

Complaint Form

Complaint number:

ABN 52 119 935 090 Seniors First Pty Ltd ACL Number 388 952

<i>Customer details</i>			
First name		First name	
Surname		Surname	
Company name (if applicable)			
Address		Address	
Suburb		Suburb	
Postcode		Postcode	
Phone		Phone	
Email		Email	
<i>Complaint details</i>			
Account Number (if applicable)			
Broker name			
Product type			
Lender			
Reason for complaint	<input type="checkbox"/> Disputing information provided by broker <input type="checkbox"/> Broker skill or knowledge <input type="checkbox"/> Broker contact or conduct <input type="checkbox"/> Fees and charges <input type="checkbox"/> Delay in settlement <input type="checkbox"/> Lender issue <input type="checkbox"/> Incorrect setup of loan <input type="checkbox"/> Fixed loan break or cost <input type="checkbox"/> Interest rates <input type="checkbox"/> Service Issue <input type="checkbox"/> Other (please specify)		
Complaint summary			
Signature (customer 1)		Date	
Signature (customer 2)		Date	