

At MyRate, we firmly believe that managing the customer experience is paramount to our success. We continually strive to deliver an ongoing, exceptional experience to every one who deals with us.

We recognise that some customers may wish to raise issues or concerns with us, or may wish to complain about an area of our business or an aspect of their MyRate loan. In order to ensure that we are able to efficiently deal with any such matters in line with our commitment to providing excellent service, we have in place an Internal Dispute Resolution procedure.

Our IDR Service is provided to you free of charge.

## Receiving Complaints

Complaints can be lodged by contacting MyRate via any of the mechanisms listed below:

Telephoning	1300 304 572
Emailing	customerservice@myrate.com.au
Faxing a letter to	02 8572 5328
In Writing	MyRate Home Loans Suite 1, Level 9 447 Kent Street Sydney, NSW, 2000 Australia
Contacting your Loan Consultant	You can contact your loan consultant via the email address or contact number that was provided during the loan application process.
Speaking to a MyRate Representative	You can speak to any representative of our business who will forward on the details of the complaint to the appropriate contact.

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 will observe the following principles in handling your complaint:

1. we expect that both parties will make a genuine attempt to resolve a complaint promptly;
2. 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;
3. we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

## Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is COSL (Credit Ombudsmen Services Limited) phone 1800 138 422, [www.cosl.com.au](http://www.cosl.com.au). External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.