

COMPLAINTS POLICY

This policy provides information about our internal dispute resolution (IDR) process. Our IDR service is provided to you free of charge.

Ruby Things Pty Ltd (ACN 675 120 653) trading as Ruby Home Loans, Australian Credit Representative 557405 (**we/us/our**) under Australian Credit License 387025, believes that it is essential for us to have a high level of standards and processes in place to listen to, and hear, our client's feedback about our services. We know at times, that our service may not have met your expectations and are committed to building on our existing values and responding appropriately to any complaints or disputes raised by our clients.

Feedback and Complaints

We are here to address any feedback or concerns you may have about the service you have received from us. If you feel that there is something we can do better or would like to express a concern or complaint about your experience, we would love the opportunity to discuss this with you.

You can submit your feedback, concerns or complaints through the following contact details:

- › By phone on 0480 586 139;
- › By email at info@rubyhomeloans.com.au; or
- › In writing to PO Box 402, Ascot Vale VIC 3032.
- › Where you have a complaint, we ask that you provide as much detail as possible to explain the details of your complaint as clearly as you can. In order to assist complainants who might need additional assistance to lodge a complaint, we:
- › offer multiple methods for lodging complaints, including phone, email, letter, social media, in person, or online; and
- › do not require complaints to be in writing.

Dealing with complaints

Our process for dealing with complaints is as follows:

Acknowledgement: We will acknowledge receipt of your complaint promptly – that is, within one business day of receiving it, or as soon as practicable.

Assessment and investigation: We will review your complaint carefully and promptly, taking such steps and reviewing such documents as reasonably necessary.

IDR response: We will provide an 'IDR response', which is a written communication that sets out the final outcome of your complaint through our IDR process and your right to take your complaint to AFCA if you are not satisfied with the IDR response. If we reject or partially reject your complaint, we will clearly set out the reasons for our decision.

Response timeframes

Generally, we will provide an IDR response to you no later than 30 calendar days after receiving your complaint. However, for some specific types of credit-related complaints, the following response timeframes apply.

- › Credit-related complaints involving default notices: No later than 21 calendar days after receiving the complaint;
- › Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings: No later than 21 calendar days after receiving the complaint. Exceptions apply if we do not have sufficient information to make a decision, or if we reach an agreement with you.

We do not need to provide an IDR response to you if we close your complaint by the end of the fifth business day after receipt because we have:

- a) resolved the complaint to your satisfaction; or
- b) given you an explanation and/or apology we can take no further action to reasonably address your complaint.

However, we must provide a written IDR response for complaints closed by the end of the fifth business day after receipt if:

- a) the complainant requests a written response; or
- b) the complaint is about hardship.

Our external dispute resolution scheme – AFCA

If we are not able to reach an agreement on your complaint, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). You can contact the AFCA scheme:

- › Online at www.afca.org.au;
- › By phone on 1800 931 678;
- › By email at info@afca.org.au; or
- › In writing to GPO Box 3, Melbourne VIC 3001.

The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints.