

COMPLAINTS POLICY

Ruby Things Pty Ltd (ACN 675 120 653) trading as Ruby Home Loans is an Australian Credit Representative 557405 (we/us/our) under Australian Credit License 387025. 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.

OUR INTERNAL DISPUTE RESOLUTION (IDR) SCHEME

We are committed to providing you with the best possible service. If at any time we have not met our obligations or you have a complaint about the service that we provide, please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly. If you have a complaint, the following steps are available to you.

In the first instance, please contact **Stephanie Warwarek**.

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.

We will acknowledge receipt of your complaint within 1 business day. If we are unable to resolve the complaint to your satisfaction within 5 business days, we will escalate the complaint to the Complaints Officer.

Complaints Officer

Name: Mark Norman

Address: 325 Churchill Avenue, Subiaco WA 6008

Phone: (08) 9286 6888

Email: compliance@spfgroup.com.au

Within 30 calendar days from the date, you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation.

OUR EXTERNAL DISPUTE RESOLUTION (EDR) SCHEME

If you do not think we have resolved your complaint to your satisfaction, or you have not heard from us within 30 calendar days, you may refer the matter to the EDR scheme, the Australian Financial Complaints Authority (AFCA).

You may also refer the matter to an EDR scheme at any time, but if our IDR process is still in progress, they may request that our IDR processes be complete before considering the matter further.

The Australian Securities & Investment Commission (ASIC) EDR process is available to you, at no cost at the contact details below:

- › 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.

My Licensee AFCA details:

Mortgage Specialists Pty Ltd

AFCA Member Number 42176