

Who Can Make a Complaint

- Any retail investor who is a member of the RELI Capital Mortgage Fund may lodge a complaint with RELI Capital about any matter relating to their investment, including privacy complaints.
- Any borrower who has a NCCP regulated loan with RELI Capital may lodge a complaint with RELI Capital about any matter relating to their loan, including privacy complaints.

How to make a Complaint

- By phone: (03) 5662 2529
- In writing: please send us the full details of your complaint together with any supporting documents to:

Complaints Officer

RELI Capital Limited

41 McCartin Street Leongatha VIC 3953

PO Box 575 Leongatha VIC 3953

Email: info@relicapital.com.au

Fax: (03) 5662 5721

Objective

- RELI Capital is actively committed to the effective and efficient handling of complaints and resolution of disputes. Wherever possible Gippsreal will seek to resolve complaints or disputes directly through its internal dispute resolution procedures with the intent of achieving a satisfactory early resolution of the complaint or referral out to external resolution mechanisms.

Complaints Handling Procedures

- RELI Capital's Complaints Officer will acknowledge receipt of a complaint within 24 hours, or as soon as reasonably possible.
- Within seven days of the complaint being made, RELI Capital will advise how the complaint will be handled, including:
 - I. our understanding of the complaint;
 - II. that the organisation/agency is conducting an investigation (if applicable);
 - III. the Complaints Officer's name and contact details;
 - IV. where possible - how the Complaints Officer is independent of the person responsible for the complaint;
 - V. a request that the complainant outline what they expect as an outcome; and
 - VI. when we will contact the complainant again.
- If the complaint relates to credit-related information that a credit reporting body holds, RELI Capital will notify the credit reporting body in writing of the making of the complaint as soon as practicable after it is made, and the making of a decision about the complaint as soon as practicable after it is made.

- The Complaints Officer will then investigate the complaint. If RELI Capital does not have sufficient information, we will contact you or other relevant parties involved seeking the required further information.
- If within 5 business days of receiving the complaint:
 - I. RELI Capital resolves the complaint to your satisfaction or gives you an explanation and/or apology when we can take no further action to reasonably address the complaint;
 - II. the complaint is not about a hardship; and
 - III. you have not requested a formal response,
 no formal response is required from RELI Capital.
- Otherwise, the Complaints Officer will provide you with a formal written response advising the outcome of RELI Capital's decision and the reasons for the decision. The timeframe for communicating RELI Capital's decision will depend on the type of the complaint, as summarised in the following table:

Standard Complaints	No later than 30 calendar days after receiving the complaint.
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 RELI Capital does not have sufficient information to make a decision, or if they reach an agreement with you.

External Complaint Procedures

- RELI Capital is a member of the Australian Financial Complaints Authority (AFCA), an independent external complaints body approved by ASIC to hear unresolved complaints.
- If you are not satisfied with RELI Capital's response to your complaint or if we do not resolve your complaint within the specified timeframe, you may lodge a complaint with AFCA:
 - **Online:** www.afca.org.au
 - **Email:** info@afca.org.au
 - **Phone:** 1800 931 678
 - **Mail:** Australian Financial Complaints Authority - GPO Box 3, Melbourne VIC 3001
- If your complaint relates to the Privacy Act, you can lodge a complaint with the Privacy Commissioner:
 - **Online:** www.oaic.gov.au
 - **Email:** enquiries@oaic.gov.au
 - **Phone:** 1300 363 992
 - **Mail:** Office of the Australian Information Commissioner - GPO Box 5218 Sydney NSW 2001

Assistance

If you have trouble understanding this guide and require language aid, or otherwise have trouble communicating your complaint because of age, disability or some other personal characteristic, please notify the Complaints Officer who will provide you with the contact details for free interpretation services delivered by TIS National: tisnational.gov.au/en.