



Complaints Guide

At OneTwo Home Loans, we seek to deliver excellent products and exceptional service to our customers. Sometimes that may not happen and expectations are not met. If our customers are not happy, we want to know about it, and to resolve the matter quickly, fairly, and efficiently.

We value the complaints we receive as a way of understanding how we can continuously improve in every aspect of our business. This document explains how to make a complaint with us, the process we follow when we receive complaints, and how long you can expect the process to take. This document also details where to go if you are not happy with our response.

Information for customers who have a concern or complaint

We really appreciate it when our customers let us know if they have a concern, so we can resolve the problem and ensure a better customer experience next time. You can contact us via one of the methods below.

Email: complaints@onetwo.com.au

Phone: 1300 696 638

In writing:

OneTwo Finance Pty Ltd
Level 9, 37-49 Pitt Street
Sydney NSW 2000

Of course, you can always reach out to us via our social media channels, to tell us when we're doing a great job, but also if you think we could do better.

How to make a complaint

We want to resolve your complaint as soon as possible. To help us do this, please provide us with the following information when making a complaint:

1. Your name and contact details, so we can respond to you;
2. Details of the issue or problem, and how you would like the complaint resolved; and
3. Any documents or information you consider relevant.

Our complaint resolution process

We will try to resolve your complaint within 5 business days.

If your complaint is complex or more information is required, we will let you know this as soon as possible. We will advise you of the expected resolution date and keep you updated on our progress towards resolving your complaint.

When you make a complaint to us, we will:

1. Acknowledge receipt of your complaint. We will do our best to acknowledge receipt within 1 business day, or as soon as is practicable;
2. Give you the details of the person handling your complaint so that you can follow up if you want to;
3. Work with you to try to resolve your complaint as soon as possible;
4. Keep you informed of our progress; and
5. Provide you with our final response within 30 days, or 21 days if the concern relates to financial hardship or debt collection.

We aim to find a fair solution to your complaint using all relevant information and common sense. We will act fairly and reasonably towards you, in a consistent and ethical manner. In doing so, we will consider your conduct, our conduct, the contract between us, and any other relevant matters. This may mean that during the course of our investigation, we may request further information from you to assist the process.

How to have your complaint reviewed

If you do not agree with our decision or are dissatisfied with how we've handled your complaint, you can contact the Australian Financial Complaints Authority (**AFCA**) at:

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

www.afca.org.au

AFCA is an external dispute resolution scheme, which provides a free and independent dispute resolution process to review complaints from consumers in the case of personal, consumer credit. OneTwo is a member of AFCA.

Frequently Asked Questions

Is there a time limit on making a complaint?

For some types of complaints, time limits do apply, so the sooner you inform us of a problem, the easier it will be to resolve. This is especially important if you are having difficulties paying your loan or wish to vary an existing hardship arrangement. Additionally, as we are required to resolve complaints within timeframes required by law, if we request more information from you, we require a response within 21 days.

Will the information I provide be kept confidential?

Yes. It is protected by the same confidentiality and privacy standards that protect all your personal information provided to and held by us. Our Privacy Policy is available for you to read on our website at <https://www.onetwo.com.au/privacy-policy.html>.

Can someone else make a complaint on my behalf?

Yes. However, you or your representative will need to provide us with written confirmation that you have authorised another person to lodge the complaint and to negotiate a resolution on your behalf.

I need help making a complaint?

We want to hear from you, so we are committed to making the information in this Complaints Guide easy to understand and use by our customers of all abilities. If you require help to access this information, please call us or email us.

Can I have access to an interpreter?

We can arrange an interpreter (including an AUSLAN interpreter) to assist you in lodging and managing your complaint, subject to availability.

Is this Complaints Guide available in a language other than English?

If you would feel more comfortable accessing this Complaints Guide in another language, please let us know, and we will make every effort to make this available to you.

(Document date 29.09.21)

This is the Complaints Guide of OneTwo Finance Pty Ltd (ABN 20 637 329 321) Australian Credit Licence 527230 (OneTwo); and OneTwo Fund 1 Pty Ltd (ABN 24 646 334 983) as trustee for the OneTwo Fund 1 Bare Trust (ABN 16 855 753 665) (OneTwo Trustee). OneTwo Trustee is the credit provider for credit which is promoted, arranged, and managed by OneTwo. In this document, we, our, or us refers to both OneTwo and OneTwo Trustee, unless the context requires otherwise. OneTwo Home Loans is the registered business name of OneTwo Finance Pty Ltd.