



TURTLE BLUE PTY LTD ACN 144 475 810

Internal Dispute Resolution Policy

We Turtle Blue Pty Ltd believe that it is essential for our customers to be able to identify and deal with an intermediary who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes.

Whilst we are not a member of the Mortgage & Finance Association of Australia (MFAA), we have adopted an Internal Dispute Resolution procedure.

Receiving complaints

You can lodge complaints by contacting Ben Nicholls, the Complaints Officer by:

- telephoning 0413 873 775
- e-mailing ben@turtleblueconsulting.com.au
- writing to Turtle Blue Pty Ltd, PO Box 843, Mount Eliza VIC 3930

or by speaking to any representative of our business who will refer you to the Complaints Officer.

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 hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

1. there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
2. we expect that both parties will make a genuine attempt to resolve a complaint promptly;
3. 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;
4. 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 Australia's external dispute resolution (EDR) scheme for the financial services sector. Australian Financial Complaints Authority (also known as AFCA) can be contacted on 1800 931 678 (free call) or via their website www.afca.org.au.

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.