LJ Hooker Home Loans

Public Complaints Management Policy
LJ Hooker Home Loans Pty Ltd

Background

LJ Hooker Home Loans Pty Ltd (***LJHHL***) (ACN 106 564 765) is the holder of an Australian Credit Licence **(Australian Credit Licence 380270)** as a credit assistance provider. LJHHL through its network of franchisees and credit representatives has established a means of distributing home loans and related products and services to consumers.

Purpose of this policy

The purpose of this Policy is to explain:

- **a)** LJHHL's Internal Dispute Resolution (IDR) and External Dispute Resolution (EDR) arrangements which are aimed at resolving complaints/disputes genuinely, promptly, fairly and consistently;
- **b)** complaints that this Policy applies to are in relation to the credit activities engaged in by LJHHL and its credit representatives;
- **c)** options available when requiring assistance with lodging a complaint;
- **d)** the key stages of the IDR process and time frames associated with each stage;
- **e)** contact details of the Australian Financial Complaints Authority (AFCA)

Definition of 'complaint'

AS/NZS 10002:2014: [An expression] of dissatisfaction made to or about an organization, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

Complaints IDR processes apply to

Complaints to which this Policy applies to is any expression of dissatisfaction made to or about LJHHL, its franchise network or to a credit representative that is related to:

- a product or service that LJHHL has either directly or indirectly distributed (through its network), staff or to LJHHL's disputes handling processes itself, where a response or resolution is explicitly or implicitly expected or legally required [1];

- a consumer's privacy.

A complaint does not need be in writing. Some of the methods that a complainant may elect to use when making a complaint include, but are not limited to:

- completion of the Dispute Resolution Form accessible via the LJHHL website;

[1] RG 271.27, Definition of *complaint* in accordance with AS/NZS 10002: 2014.

- via email, phone, in writing or in person, directly to any LJHHL franchisee, loan writer, franchise staff member, LJHHL corporate staff member or directly to the LJHHL Complaints Contact;
- dissatisfied comments posted on, or made to, LJHHL's social media platforms.

Options available when requiring assistance with lodging a complaint

Should you require any assistance with lodging a complaint, please contact the LJHHL Complaints Contacts who will be able to assist you.

LJHHL Complaints Contact: Michael Smith, Head of Compliance
Address: Suite 114C / 84 Hotham Street, Preston VIC 3072
Email: msmith@ljhookerhomeloans.com.au
Ph: 1300 515 200

LJHHL Deputy Complaints Contact: George Sattout, National Operations Manager
Address: Suite 114C / 84 Hotham Street, Preston VIC 3072
Email: gsattout@ljhookerhomeloans.com.au
Ph: 1300 515 200

Key stages of the IDR process and time frames associated with each stage

LJHHL treats all complaints with the utmost respect and priority. The following information details the four key stages associated with our disputes handling process and the time frames for completion associated with each stage.

Acknowledgement
LJHHL will acknowledge receipt of all complaints (wherever possible in writing) within 24 hours of receipt, or one business day.

Assessment
An initial assessment of the complaint will be performed within 48 hours of receipt, or two business days.

The complaint will be subject to an initial assessment to identify the severity, implications, complexity, impact and likely time required to complete an investigation and provide a final response.

It is the intention of LJHHL to resolve all complaints as quickly as possible and therefore every effort will be made to resolve the complaint by the end of the fifth business day of receiving a complaint.
However, should the initial assessment identify that a detailed investigation is warranted then LJHHL will inform the complainant that an investigation has commenced and that a final response will be provided at the conclusion of the investigation, which will be no later than 30 calendar days after receiving the complaint.

Investigation

After completion of the initial assessment, if the complaint cannot be resolved within 5 business days of receipt of the complaint an investigation will commence. The level of investigation required will be dictated by the severity or complexity of the complaint and all reasonable effort will be made to fully investigate each and every complaint received and respond within 30 calendar days.
Timely and accurate provision of information is important to ensure a speedy resolution for both parties.

Throughout the investigation period, LJHHL may be required to request information and documentation from numerous parties and individuals associated with the complaint, which may include seeking additional information from the complainant.

Final Written Response

LJHHL will make every effort to resolve all complaints before the end of the fifth business day of receiving a complaint. Should this occur because LJHHL has either:

a) resolved the complaint to the complainant's satisfaction; or
b) given the complainant an explanation and/or apology when the firm can take no further action to reasonably address the complaint,

then LJHHL is not required to provide a final written response unless it is specifically requested by the complainant.

Should LJHHL be unable to resolve a complaint before the end of the fifth business day of receiving a complaint, then LJHHL will provide the complainant with a final written response within 30 calendar days of receiving the complaint, informing them of:

a) the final outcome of their complaint at the conclusion of LJHHL's IDR process;
b) their right to take their complaint to the AFCA; and
c) the contact details of AFCA where they can take their complaint.

If LJHHL rejects or partially rejects the complaint, the final written response will clearly set out the reasons for the decision by:

a) identifying and addressing the issues raised in the complaint;
b) setting out LJHHL's findings on material questions of fact and referring to the information that supports those findings; and
c) providing enough detail for the complainant to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter to AFCA or another forum.

If LJHHL is unable to respond to a complaint within 30 calendar days due to circumstances beyond its control, or resolution of the individual complaint is particularly complex, it must before the end of the 30-calendar day period give the complainant an 'IDR delay notification' that:

a) informs the complainant of the reasons for the delay;
b) advises the complainant of their right to complain to AFCA; and
c) provide the complainant with the name and contact details of AFCA.

AFCA contact details

We hope that all customers will be satisfied with how we deal with complaints internally. However, if your concerns remain unresolved, or you have not heard from us within 30 days, then you can have your complaint heard by an independent party. The complaint can be lodged with the Australian Financial Complaints Authority (AFCA).

- Telephone: 1800 931 678 (free call)
- Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3000
- Website: www.afca.org.au
- Email: info@afca.org.au

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Further information

Should you have any questions in relation to this policy or require any additional information regarding a complaint or LJHHL's complaint management processes, please contact the LJHHL Complaints Contacts directly who will be able to assist you.

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Policy effective Date:
This policy is effective from the 1st of September 2026 and supersedes all previous versions.