

Morgan Brooks DIRECT [MBD] prides itself on providing our clients with informative, friendly and professional service at all times. We welcome your feedback. Should you be dissatisfied with any of our products or services at any time we have an Internal Dispute Resolution Scheme Policy and procedures in place for handling any such complaints:

You may lodge a complaint by undertaking the following steps outlined below:

- Contacting MBD's Internal Disputes Resolution Manager | **FREE CALL 1800 801 999**
- Email MBD at info@morganbrooks.com.au
- Send a letter to our postal address as follows:

Morgan Brooks Direct Pty Limited
Internal Disputes Resolution Manager
GPO Box 630
BRISBANE QLD 4001

- A. On receipt of your advice, we will undertake to do all necessary to investigate your matter with a view to resolve your complaint quickly and efficiently.
 - B. If we are unable to quickly resolve the issue to your satisfaction, then you should put your complaint in writing marked 'Confidential' addressed to: Internal Disputes Resolution Manager so that we can understand the full nature of the complaint and how you would like it to be resolved.
 - C. You will receive written acknowledgement upon receipt of your written complaint.
- Our Internal Disputes Resolution Manager will respond to you in writing within 21 days of your written complaint.
 - If your complaint is not resolved within 45 days [from date received in writing], we will notify you that you are entitled to pursue the complaint with the external disputes resolution scheme.

Morgan Brooks DIRECT is a Member of the Credit Ombudsman Service Limited and a Full Member of the Mortgage Finance Association of Australia [MFAA], dedicated & committed at all times to maintaining the high level of standards and ethics expected within the Mortgage Industry.



In the instance your complaint has been fully considered by MBD's Internal Dispute Resolution Manager and you are still dissatisfied with the outcome, you have the option to contact the Credit Ombudsman Service Limited (**COSL**).

The Credit Ombudsman Service Limited (**COSL**) is an ASIC approved External Dispute Resolution Scheme. COSL provides consumers with an alternative to legal proceedings for resolving disputes with COSL Members. The COSL constitution requires clients to refer any issue to their Members Internal Dispute Resolution Officer, prior to a referral to COSL.

COSL Contact Details

Telephone | 02 9267 1000 | Free Call 1800 138 422 (Outside NSW)

Postal: Credit Ombudsman Service Limited, Level 6, 50 Park Street SYDNEY NSW 2000

COSL Website: www.creditombudsman.com.au

