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ABN 11 292 971 426

Credit Guide and Complaints Policy

Arise Finance specialises in the provision and management of reverse mortgages in Australia. Reverse mortgages are designed to enable senior Australian's to access the equity in their home to fund their retirement.

What is a Credit Guide?

This document is designed to assist you in understanding the credit services offered by AMAL Asset Management Limited ABN 31 065 914 918 (AMAL). This document outlines the types of credit services that AMAL provides, gives information on AMAL's obligations to you with respect to providing those services, and if necessary, how to make a complaint.

This document and other disclosure documents that we may give you are important documents. These documents are all written in English. If you are unable to read English you should get help from an independent translator to interpret this material.

Who is AMAL?

AMAL Asset Management Limited ABN 31 065 914 918 Australian Credit Licence 339904 (AMAL) is the manager for the Arise Finance Trust ABN 11 292 971 426 and Perpetual Trust Company Limited ABN 42 000 001 007 is a trustee company who is the lender of record for the program.

AMAL is licenced under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP regulates the activity of lending, leasing and finance broking. Our Credit Licence number is 339904.

Established in 1994, AMAL is the region's only integrated provider of Loan Servicing, Corporate Trust and Agency Services and has over A\$16 billion of funds under administration and supervision in Australia and New Zealand.

Our Complaints Policy

Arise Finance considers feedback and complaints as opportunities to improve our services. This policy is designed to assist you in understanding how you can raise a complaint with us, how we will deal with your complaint and what you can do if you do not feel that your complaint has been adequately resolved.



How to make a complaint

If you have a complaint or concern you should notify us by contacting our Complaint Officer in any of the following ways:

- ✓ Telephone: 1300 761 613.
- ✓ Email: feedback@amal.com.au.
- ✓ Mail: Level 13, 20 Bond Street, Sydney NSW 2000.
- ✓ Speak to any representative of our business, who will refer you to the Complaint Officer if they are unable to assist you personally.

Our team is available to assist you from 8:30am to 5:00pm AEST / AEDT, Monday to Friday (excluding public holidays).

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

- ✓ Your full name, address and contact phone numbers.
- ✓ Your account number.
- ✓ A description of your complaint.
- ✓ Any additional documentation or information that may support your complaint and help us to resolve it.
- ✓ How you would like us to resolve your complaint.

Acknowledging your complaint

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 complaints.

We aim to acknowledge receipt of your complaint within 24 hours (or one business day) of receipt. We may acknowledge your complaint verbally or in writing. When communicating with you, we will take into account the method you used to contact us and any preferences you have expressed about how we should communicate with you.

Assessing your complaint

Where possible, we will attempt to resolve your complaint quickly when you contact us. If your complaint requires it, we will investigate the matters you have raised fairly and in a timely manner.

Providing a response

Once we have investigated your complaint, we will provide you with an Internal Dispute Resolution Response (IDR Response). An IDR Response is a written communication to you, informing you of:

- ✓ The outcome of our investigation into your complaint.
- ✓ Your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our IDR Response.
- ✓ The contact details for AFCA.
- ✓ If we reject or partially reject your complaint, the IDR Response will clearly set out the reasons for our decision.



If your complaint is closed within 5 days to your satisfaction, we may not need to provide a written response however we will provide a written IDR Response if requested.

Timeframe for our response

We will generally provide you with an IDR Response within 30 days of receiving your complaint, however for complaints relating to default notices or hardship a timeframe of 21 days applies. In some cases we may take more than 30 days to provide an IDR Response if the matter is particularly complex, however we will always provide an update within 30 days of receiving your complaint advising you of this and providing you with AFCA's details.

Our external dispute resolution scheme

If you are not satisfied with our IDR Response, you can refer your complaint to AFCA, who can investigate and resolve disputes in respect of certain matters. This free service is established to provide you with an independent mechanism to resolve specific complaints.

Our external dispute resolution provider is:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

We do not make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries. We do not provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract. You should ensure that you have approved finance before entering a binding contract to purchase.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We are here to help you.

