

# Internal Dispute Resolution (IDR)



At Royal Guardian, we pride ourselves on getting the best results every time. However we do acknowledge that at times things don't always happen according to plan. If you wish to lodge a complaint you can contact our Internal Dispute Resolution (IDR) Team by either;

<b>Write to us:</b>	Complaints Contact Person Royal Guardian Mortgage Corporation Level 1, 4 Railway Parade, Burwood NSW 2134
<b>Fax us:</b>	02 9715 4700
<b>Email us:</b>	complaints.resolution@royalguardian.com.au
<b>Phone us:</b>	133 455

We will endeavor to resolve your complaint with the best possible resolution, however if you have a complaint which remains unresolved after speaking to our External Dispute Resolution Manager, you can contact our external dispute resolution provider or get legal advice.

## THE PROCESS

### Step One

A customer needs to choose one of the above mentioned options to contact our complaints team by filling out the Complaint Form on page 2.

### Step Two

Our complaints team will acknowledge the receipt of the complaint within the 48 hours in writing via the preferred medium.

### Step Three

Our complaints team will investigate your situation and aim to find a fair resolution to your complaint. The complaint will be logged in our IDR register.

### Step Four

The complaints team will keep you informed on the progress of the investigation.

### Step Five

The complaints team will provide the final resolution within 45 days.

### Step Six

The matter will be closed if the customer is happy with the result, however, if the customer is unhappy with the result he/she can contact our External Dispute Resolution (EDR) choosing one of the below mentioned options.

Our External Dispute Resolution (EDR) provider is:

<b>Credit Ombudsman Service Limited (COSL)</b>	
<b>Address:</b>	Po Box A252, SYDNEY SOUTH NSW 1235
<b>Phone:</b>	1800 138 422
<b>Fax:</b>	02 9261 2798
<b>Email:</b>	info@cosl.com.au
<b>Website:</b>	www.cosl.com.au

**COMPLAINT FORM** (Fax to 02 9715 4700 or email to [complaints.resolution@royalguardian.com.au](mailto:complaints.resolution@royalguardian.com.au))

**Customer Details**

Loan Number			
Surname			
Name			
Postal Address			
Suburb			
State		Postcode	
Home Phone		Work Phone	
Mobile			
Email Address			
Broker's Name			
Complaint Reason (please tick)	<input type="checkbox"/> Disputing information provided by broker <input type="checkbox"/> Broker skill or knowledge <input type="checkbox"/> Broker contact or conduct <input type="checkbox"/> Fees and charges <input type="checkbox"/> Delay in settlement <input type="checkbox"/> Lender issue	<input type="checkbox"/> Incorrect setup of loan <input type="checkbox"/> Fixed loan break or cost <input type="checkbox"/> Interest rates <input type="checkbox"/> Service Issue <input type="checkbox"/> Other (please specify) <hr/>	
Complaint Comments			

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_