



CUSTOMER SERVICE POLICY

AMAL is a member of the Mortgage & Finance Association of Australia (MFAA) and as such we abide by the association's Code of Practice and governance guidelines to assure consumers that they can have confidence when dealing with our company.

We are proud of our customer service culture and make every effort to ensure that our customers are satisfied with the service they receive. However should our customers feel that our service is not what it should be, we want to hear about it and resolve any issues.

We undertake to reply promptly to you once we are in receipt of any suggestion or complaint. In relation to complaints, we will always try to resolve the dispute.

Should you have a suggestion or wish to make a complaint you can:

- Call us on +61 2 9230 6700 and ask for the Quality Manager.
- E-mail us at QualityManager@amal.com.au.
- Write to us at Level 6, 9 Castlereagh Street, Sydney NSW 2000.
- Fax us on +61 2 9210 2700.
- Or speak to any representative of our business, who will refer you to the Quality Manager if they are unable to assist you personally.

If we do not reach agreement on your complaint, you can refer certain matters to the Credit Ombudsman, who can investigate and resolve disputes of up to \$250,000. This service is free to you. You can lodge your complaint by phone, fax or mail.

Credit Ombudsman Service Limited

PO Box A252 Sydney South NSW1235
Level 7, 287 Elizabeth Street
Sydney NSW 2000
Phone: 1800 138 422 or 02 9273 8400
Fax: 02 9261 2798
Email: info@creditombudsman.com.au
Website: www.creditombudsman.com.au