

**INTERNAL DISPUTE RESOLUTION AND COMPLAINTS HANDLING  
ZANFAN PTY LTD T/AS CENTRAL COAST HOME LOANS  
ABN 32-077-058-023**

Zanfan Pty Ltd trading as “Central Coast Home Loans” is committed to client service and satisfaction.

**What if I have a complaint?**

Central Coast Home Loans has developed internal dispute resolution procedures to assist you to resolve a complaint or dispute about our services. Our internal dispute resolution procedures are free of charge.

We are also a member of an independent approved external dispute resolution scheme, called the Credit Ombudsman Service Ltd.

**How to make a complaint**

In the first instance, please contact our one of our Directors, Graeme Dyce, David Woodham, Garry Cross or Nathan Edwards to submit your complaint. We would like to be the first to know if you are not happy with our services. You can contact us verbally or in writing. Our Director referred to above, may request you to provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

**Central Coast Home Loans response**

We will:

- a) Confirm receipt of your complaint within 1 day; and
- b) Endeavour to resolve your complaint within 7 days. If your complaint is complex, we will endeavour to resolve it within 14 days.

If resolution of your complaint is not likely within these timeframes, we will keep you informed at regular intervals about the progress of our investigations and response .

If your complaint is not satisfactorily resolved by Central Coast Home Loans within a reasonable period of time, you can escalate your complaint to our finance aggregator Connective, on 1300 656 637. If appropriate, we may also refer the complaint to Connective for independent consideration or input.

**What if I am still not satisfied?**

If you are still not satisfied with the outcome, you have the option at any time to contact the Credit Ombudsman Service Ltd on 1800 138 422 fax 02 9273 8440 email: [info@cosl.com.au](mailto:info@cosl.com.au)