

**This Internal Dispute Resolution service is provided free of charge to you**

## **MKM NewCo Pty Ltd ABN 64 639 174 315**

We, MKM NewCo Pty Ltd, believe that it is essential for our customers to be able to identify and deal with a lender who has the ability, authority, and proper training to hear and respond appropriately to any complaints or disputes.

### **What is a complaint**

A complaint is an expression of dissatisfaction made to or about an organisation related to its products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

### **Receiving complaints**

You can lodge complaints by contacting the Complaints Officer by:

- telephoning 02 9225 8400
- e-mailing [customerservice@mkmcapital.com.au](mailto:customerservice@mkmcapital.com.au)
- writing to Level 9, 48 Hunter Street, Sydney NSW 2000

or by speaking to any representative of our business who will refer you to the Complaints Officer.

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

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 minor complaints.

We will observe the following principles in handling your complaint:

1. there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
2. we expect that both parties will make a genuine attempt to resolve a complaint promptly;
3. we will take reasonable steps to keep you informed of the progress of your complaint;
4. we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
5. we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

### **Our external dispute resolution scheme**

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is AFCA (The Australian Financial Complaints Authority) phone 1800 931 678, [www.afca.org.au](http://www.afca.org.au)

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.