

How do we get paid?

We are paid a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan and may pay us an ongoing percentage amount for the life of your loan.

These amounts are paid to us by the lender and ARE NOT payable by you. If you are interested and want an estimate of what our commission payment will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

We use the services of a finance *aggregator* in order to gain access to many different Australian lenders. In return for this service, our aggregator charges us a share of the commission paid to us by lenders. If you are interested and want an estimate of what the aggregator's commission share will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

On some loans, like commercial loans or SMSF loans, we may charge you a direct fee for our services. The fee payable will depend on the complexity of your situation but will be separately disclosed to you in our *Credit Quote* or SMSF Scenario that we will provide for your signoff before we proceed with actually assisting you.

What if you are not happy with our services?

At The Sydney Home Loan Centre, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Phone: 02 9560 7070 Email: rocky@tshlc.com.au

Postal: 12 Rich Street Marrickville NSW 2204

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party, the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

GPO Box 3 Melbourne VIC 3001

1800 931 678

<https://www.afca.org.au>