

Credit Guide and Complaints Policy

What is a Credit Guide?

This document is designed to assist you in understanding the credit services offered by Challenger Mortgage Management Pty Ltd ABN 72 087 271 109 Australian Credit Licence 391438 (CMM). This document outlines the types of credit services that CMM provides, gives information on CMM's obligations to you with respect to providing those services, and if necessary, how to make a complaint.

This document and other disclosure documents that we may give you are important documents. These documents are all written in English. If you are unable to read English you should get help from an independent translator to interpret this material.

Who is CMM?

CMM has various roles.

CMM is the manager and servicer of mortgages and Perpetual Trustee Victoria Limited (PTVL) ABN 47 004 027 258 is a trustee company who is the lender of record for loans originated under the Interstar and TMA program.

CMM has been authorised by Assetline Investments Pty Limited, AHC Finance Company Pty Limited, Horizon Loans Pty Limited and Assetline Capital Pty Limited to collect repayments under credit contracts. In certain instances, this may involve managing your loan to ensure all required payments are made on time and to address any overdue amounts if they arise.

If your lender is Generate Homes Pty Limited, we will manage your loan after your loan is settled.

CMM is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP regulates the activity of lending, leasing and finance broking. Our Credit Licence number is 391438.

Our Complaints Policy

CMM considers feedback and complaints as opportunities to improve our services. This policy is designed to assist you in understanding how you can raise a complaint with us, how we will deal with your complaint and what you can do if you do not feel that your complaint has been adequately resolved.

How to make a complaint

If you have a complaint or concern you should notify us by contacting our Complaints Manager in any of the following ways:

- Telephone: 1800 789 088
- Email: cmassist@challenger.com.au.
- Mail: CMM Complaints, GPO Box 3698, Sydney NSW 2001
- Speak to any representative of our business, who will refer you to the Complaints Manager if they are unable to assist you personally.

Our team is available to assist you from 8:00am to 5:00pm AEST / AEDT, Monday to Friday (excluding public holidays).

Acknowledging your complaint

When we receive a complaint, we will attempt to resolve it promptly.

We aim to acknowledge receipt of your complaint within 24 hours (or one business day) of receipt. We may acknowledge your complaint verbally or in writing. When communicating with you, we will take into account the method you used to contact us and any preferences you have expressed about how we should communicate with you.

Assessing your complaint

Where possible, we will attempt to resolve your complaint quickly when you contact us. If your complaint requires it, we will investigate the matters you have raised fairly and in a timely manner.

Providing a response

Once we have investigated your complaint, we will provide you with an Internal Dispute Resolution Response (IDR Response). An IDR Response is a written communication to you, informing you of:

- The outcome of our investigation into your complaint.
- Your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our IDR Response.
- The contact details for AFCA.
- If we reject or partially reject your complaint, the IDR Response will clearly set out the reasons for our decision.

If your complaint is closed within 5 days to your satisfaction, we may not need to provide a written response however we will provide a written IDR Response if requested.

Timeframe for our response

We will generally provide you with an IDR Response within 30 days of receiving your complaint, however for complaints relating to default notices or hardship a timeframe of 21 days applies. In some cases we may take more than 30 days to provide an IDR Response if the matter is particularly complex, however we will always provide an update within 30 days of receiving your complaint advising you of this and providing you with AFCA's details.

Our external dispute resolution scheme

If you are not satisfied with our IDR Response, you can refer your complaint to AFCA, who can investigate and resolve disputes in respect of certain matters. This free service is established to provide you with an independent mechanism to resolve specific complaints.

Our external dispute resolution provider is:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

We do not make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries. We do not provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract. You should ensure that you have approved finance before entering a binding contract to purchase.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We are here to help you.