Complaints Policy

Approval Date: 4 November 2026

PURPOSE

In this Policy we explain how to raise a complaint and what to expect from us. In this policy "Arch," "we," "our", "us" and "the Company" means Arch Financial Holdings Australia Pty Ltd (ABN 18 605 164 627), Arch LMI Pty Ltd (ABN 60 601 356 174) and Arch Lenders Mortgage Indemnity Limited (ABN 60 074 042 934) and their authorised representatives, related companies, and any third parties who may provide services on our behalf.

RESOLVING COMPLAINTS

We strive to provide excellent service. If you are unhappy with us, our products or services, or if we have not met your expectations, please let us know. We will take your concerns seriously and work with you to resolve them as fairly and quickly as possible and use the feedback we receive to improve our products, services and processes.

WHAT IS A COMPLAINT?

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

MAKING A COMPLAINT

This brochure explains how to make a complaint, what to expect from us and what you can do if you are not satisfied with our response.

HOW TO CONTACT US

If you have a complaint, please contact us by:

Writing:	Arch Lenders Mortgage Indemnity Limited, Level 10, 155 Clarence Street Sydney NSW 2000
Phone:	02 8058 4900
Email:	complaints@Archlmi.com

Complaints may be made verbally, by email or in writing.INITIAL RESPONSE

We will acknowledge your complaint within 1 business day of receipt. We aim to resolve complaints as quickly as possible and, where appropriate, within 5 business days of receipt. If a formal response is required, we will generally provide our final response within:

- 21 calendar days for complaints relating to credit reporting or hardship; and
- 30 calendar days for other complaints.

If we are unable to resolve your complaint within these timeframes, we will let you know why, provide an expected timeframe for resolution and keep you informed of progress.

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Confidential Information

DO YOU NEED HELP TO MAKE YOUR COMPLAINT?

If you need any other help, please let us know. We will provide reasonable assistance with your complaint, including assistance with completing documentation or accessing support services where required.

Where additional support is required, we will work with you to provide reasonable assistance, which may include interpreter services or assistance in recording your complaint.

WHAT INFORMATION WILL HELP US?

- Your preferred contact details so we can easily get in touch,
- Any documents or supporting information relevant to your complaint, and
- Information about the outcome you are seeking.

WHAT WE WILL DO

- Acknowledge your complaint within 1 business day of receipt,
- Investigate your complaint,
- Keep you informed of the progress of your complaint,
- Work with you to achieve a fair outcome,
- Provide you with a response outlining the outcome of our investigation and the reasons for our decision,
- Keep a record of your complaint,
- Keep your complaint confidential, and
- Inform you of the options available if you are not satisfied with our response.

WHAT IF YOU ARE NOT SATISFIED?

If you are not satisfied with the outcome of your complaint, you may ask us to review the matter through our Internal Dispute Resolution process. You are not required to use this process before contacting the Australian Financial Complaints Authority (AFCA).

If you would like us to review your complaint, you can refer it to our Internal Dispute Resolution Committee, a management committee of the Company. This service is free of charge. Please direct your request for review using the contact details under “How to Contact Us”. After full consideration of your complaint, we will provide a final written response outlining our decision and the reasons for that decision.

If you remain dissatisfied with our response, or if we do not provide a final written response within the applicable timeframes, you may refer your complaint to AFCA. AFCA provides consumers and small businesses with fair, free and independent dispute resolution services.

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AFCA contact details

Phone	1800 931 678 (free call)
Email	info@afca.org.au
Writing	Australian Financial Complaints Authority, GPO Box 3, Melbourne Victoria 3001
Online	www.afca.org.au

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