

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, or we do not meet your expectations we would like to know so that we can continue to improve.

WHAT IS A COMPLAINT?

A complaint is any expression of dissatisfaction made to or about us related to the products or 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 outlines our policy and guides you in how to raise a complaint, and what to do if you are not satisfied with our response.

HOW TO CONTACT US

Arch Lenders Mortgage Indemnity Limited, Level 10, 155 Clarence Street Sydney NSW 2000 or by telephone 02 8058 4900 or email complaints@Archlmi.com.

We will deal with your complaint in an efficient and timely manner. We will acknowledge your complaint within 1 working day. We will normally resolve your complaint within 5 working days and not more than 21 days if your complaint is regarding Credit reporting, or Financial Hardship and not more than 30 days for other complaints.

If we are unable to resolve your complaint within 5 working days, we will contact you with an expected time frame and provide regulatory updates.

DO YOU NEED HELP TO MAKE YOUR COMPLAINT?

If you need any other help, just ask. We will do our best to provide any assistance necessary to help you make your complaint. This includes helping you complete any documentation or other reasonable assistance you might need.

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 how you would like us to resolve your complaint.

WHAT WE WILL DO

- Acknowledge your complaint within 1 day,
- Investigate your complaint,
- Keep you informed of the progress of your complaint,
- Try and find a fair resolution to your complaint
- Respond to your complaint, usually within 5 working days,
- Provide information about how we have resolved your complaint,
- Keep a record of your complaint,
- Keep your complaint confidential,
- Inform you what you can do if you are not satisfied with our response.

WHAT IF YOU ARE NOT SATISFIED?

If you feel that your complaint has not been resolved to your satisfaction or if you feel it is taking too long, you can refer your complaint to our **Internal Dispute Resolution Committee**, a management committee of the Company which is free of charge. Please direct your complaint to Arch either writing to us at Level 10, 155 Clarence Street Sydney NSW 2000 or by telephone 02 8058 4900 or email complaints@Archlmi.com.

If you are still not satisfied, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides consumers and small businesses with fair, free, and independent dispute resolution. This service is free of charge to our customers.

AFCA

Phone 1 800 931 678 (free call)

Email: info@afca.org.au

In writing to AFCA

GPO Box 3, Melbourne Victoria 3001

Internet: www.afca.org.au