



**INTERNAL DISPUTE RESOLUTION AND COMPLAINTS HANDLING  
ZANFAN PTY LTD T/AS CENTRAL COAST HOME LOANS  
A.B.N. 32 077 058 023**

Zanfan Pty Ltd trading as “Central Coast Home Loans” is committed to client service and satisfaction.

**What if I have a complaint?**

Central Coast Home Loans has developed internal dispute resolution procedures to assist you to resolve a complaint or dispute about our services. Our internal dispute resolution procedures are free of charge.

We are also a member of an independent approved external dispute resolution scheme, called the Australian Financial Complaints Authority (AFCA).

**How to make a complaint**

In the first instance, please contact one of our Directors, David Woodham, Nathan Edwards or Grant Paull to submit your complaint. We would like to be the first to know if you are not happy with our services. You can contact us verbally or in writing. Our Directors referred to above, may request you to provide certain documents and other information to fully understand your complaint and the remedy you are seeking.

**Central Coast Home Loans response**

We will:

- a) Confirm receipt of your complaint within 1 day; and
- b) Endeavour to resolve your complaint within 7 days. If your complaint is complex, we will endeavour to resolve it within 14 days.

If resolution of your complaint is not likely within these timeframes, we will keep you informed at regular intervals about the progress of our investigations and response .

If your complaint is not satisfactorily resolved by Central Coast Home Loans within a reasonable period of time, you can escalate your complaint to our finance aggregator Connective, on 1300 656 637. If appropriate, we may also refer the complaint to Connective for independent consideration or input.

**What if I am still not satisfied?**

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001