

Internal Dispute Resolution Scheme

At Blue Key Finance we aim to provide the very best service for our customers, therefore in the event that a client is unhappy regarding any part of our service, we now have an internal resolution process in place to assist in satisfying any complaint. In addition to this scheme, Blue Key Finance, through its membership of the Mortgage and Finance Association of Australia, is also a member of the Credit Ombudsman Scheme Limited.

Our charter on the Internal Dispute Resolution Scheme (IDRS) is included below. Every staff member, Principal and consultant, understands and follows the scheme's procedures. The IDRS charter and process is also published on our website at www.bluekeyfinance.com.au for your reference.

Attached below for your reference are websites which contain the MFAA Code of Practice and also the COSL rules:

www.mfaa.com.au

www.cosl.com.au

Procedures

A client may make a complaint in any format, telephone, letter, email etc.

If a formal complaint is received from a client about a service or product it must be immediately escalated to a Complaints Officer. The Complaints Officers are:

First point of contact for a complaint:

Complaints Officer -

Mary Carra (Administration Officer)

Tel: (03) 9700 7033

Secondary point of contact for a complaint:

Deputy Complaints Officer -

Matt Carra (Director of Blue Key Finance Pty Ltd)

Tel: (03) 9700 7033

You can also contact us on / at:

Post: P.O. Box 800 ENDEAVOUR HILLS VIC 3802
Phone: (03) 9700 7033
Fax: (03) 9700 7044
Email: enquiry@bluekeyfinance.com.au

Should the client not be satisfied with the outcome of the Internal Dispute Resolution process they also have the option of contacting the Credit Ombudsman Service on:

Freecall: 1800 138 422
Phone: (02) 9273 8400
Fax: (02) 9267 3125
Email: info@creditombudsman.com.au

If a staff member can not immediately get hold of a Complaints Officer they must take down and forward to the Complaints Officer, as a minimum amount of information:

Customers Name

Customer's telephone number

Description of the transaction and / or product that the complaint is related

The staff member must also give the complainant the details of the Complaints Officer and how to contact them.

The Complaints Officer must as soon as practicable respond to the complaint in the manner set out in our Scheme Charter.

Charter follows

Awareness

Blue Key Finance ensures that at all times all staff and consultants who deal with (or are likely to deal with) clients, are aware of the name, title and telephone number of the Complaints Officer and Deputy Complaints Officer.

Each staff member or consultant is also instructed in how to transfer a client who has a complaint to our Complaints Officer or Deputy Complaints Officer; and what client details to record if the Complaints Officer or Deputy Complaints Officer is for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the product or transaction to which the clients complaint relates). Blue Key Finance undertakes not to charge any fee in respect to any complaint made.

Investigating a Customer's Complaint

A client's complaint will not be investigated by the Complaints Officer or Deputy Complaints Officer if they are in any way involved in the subject matter of the complaint.

Timeliness

We will provide a written acknowledgement of receipt of your complaint promptly, unless the complaint is resolved in the meantime.

We will ensure that a substantive response is given to your complaint as soon as possible, but within seven days of receipt of your complaint.

If we cannot respond to your complaint within seven days, we will inform you of the reasons for the delay and of your right to refer the complaint to COSL.

We will have substantially responded to your complaint if we:

- (a) Accept the complaint and, if appropriate, offer redress, or
- (b) Offer redress without accepting the complaint; or
- (c) Reject the complaint

Written Response to a Client

We will give you a written response to your complaint and the reasons for reaching a particular decision on the complaint and will adequately address the issues that are raised in your complaint.

Where practicable, our response will refer to applicable provisions in legislation, Codes, Standards or Procedures.

Remedies

If we accept your complaint and are of the view that it is appropriate to offer redress to you, that redress may be non-financial as well as, or instead of, financial. If we consider that a financial remedy is appropriate then we will provide compensation for any direct loss or damage caused.

We will, when determining the appropriate remedy, take into consideration the extent of loss or damage suffered by you, relevant legal principles, the MFAA Code of Practice and other relevant codes of conduct and concepts of fairness and relevant industry best practice.

Data Collection

We will keep data concerning your complaint in such form and manner as we think fit and will enable analysis according to:

- (a) Type of complainant;
- (b) Subject of complaint;
- (c) Outcome of complaint;
- (d) Timeliness of response.

So that we can systematically reduce recurring problems, we will as far as is practicable and relevant, classify complaints according to the particular provision of the MFAA Code of Practice alleged by you to have been breached.

Subject to legal constraints including constraints as to privacy, we will make available data collected in respect of your complaint to the Australian Securities and Investments Commission (ASIC) if requested.

Review

We will review our Internal Dispute Resolution Procedures every six months to ensure that our complaints systems are operating effectively.

This document was last reviewed on 31/07/2009.



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