

Complaints policy

How to resolve a complaint

We are an organisation that strives to deliver exceptional customer service. We do acknowledge that at times we may not deliver on this commitment.

Receiving complaints is viewed as an opportunity given to us by a customer or applicant to review and improve what we do. That is why we take every complaint seriously. We have a team that strives to listen to the complaint from the perspective of the complainant to first understand the nature and significance of the complaint before determining an outcome that is fair for all parties.

This page outlines the way that you can make a complaint both internally and externally to the Australian Financial Complaints Authority (AFCA) and the timeframes we strive to meet to resolve any complaint.

How to notify us of a complaint

📞 Local call 13 34 34

📱 SMS 0483 900 880

✉️ hello@mortgagechoice.athena.com.au

🏢 Athena Mortgage Pty Ltd
GPO Box 1624, Sydney NSW 2001

Our commitment to our complainants

- There is no cost associated with making a complaint
- We aim to acknowledge your complaint within 24 hours of receiving it, or as soon as practicable

- We will review the nature of your complaint in a fair, unbiased, and timely manner and endeavour to resolve it when it is raised
- If we are unable to resolve your complaint promptly, we will undertake further investigation
- We aim to resolve complaints within 30 days or within 21 days if it relates to financial hardship or debt collection
- When we need more time to resolve your complaint, we will keep you informed about the status of your complaint
- We will work with your authorised delegate to manage your complaint on your behalf

What we need to know about your complaint

Please tell us:

- Your name and contact details
- Your relationship with Mortgage Choice Freedom
- Why you wish to make a complaint. Please provide enough detail for us to make an assessment
- What resolution you are seeking




If you are not happy with the resolution

If you are not satisfied with the response provided, you have the option to refer your complaint to the relevant external dispute resolution scheme. We are a member of the [Australian Financial Complaints Authority \(AFCA\)](#). AFCA provides fair and independent financial services complaint resolution that is free to customers. You can [contact AFCA](#):

 Call **1800 931 678**

 Visit afca.org.au

 info@afca.org.au

 Australian Financial Complaints Authority Limited
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expire.