

Internal Dispute Resolution (IDR)

Complaints contact person/s:

James Green & Jennifer Gotting

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Oxygen Home Loans IDR Information

Oxygen home loans is a member of The Credit Ombudsman Service Limited (COSL).

Under the COSL rules, COSL require you to try to resolve your complaints with the member of COSL (Oxygen Home Loans) first, through our IDR process.

If the matter is not resolved to your satisfaction through Oxygen's Home Loans IDR procedures, then you are able to lodge the complaint with COSL for them to consider.

- * Oxygen Home Loans accept consumer complaints via letter, telephone, fax, in person or by email.
- * ALL forms of complaints mentioned above will be registered on an Oxygen *Incident Report Form* (Complaint form) noting the date of the complaint and a file started in regard to the complaint.
- * No fee is payable for an IDR service through Oxygen Home Loans
- * Should a substantive response not be provided to you within 45 days, Oxygen's Complaints Contact Person must give you, the consumer the reasons for the delay and advise you of your right to lodge a complaint directly with COSL.

In receiving, investigating and deciding on a complaint, and in the recording of information for reporting purposes, Oxygen Home Loans will respect your privacy by complying with our obligations under the Privacy Act 1998 (as amended)

Oxygen Home Loans IDR Process

- * Forward Oxygen Home Loans a completed *Incident Report Form*(Complaint form) along with any supporting documentation, and any relevant file information to the Oxygen Complaints Contact Person
- * A letter of Acknowledgement will be forwarded to you by the Oxygen Complaints Contact person.
- * The matter will be investigated and dependant on the circumstances a resolution provided to you, the consumer by the Oxygen Complaints Contact person within 45 days
- * Any contact made with you, the consumer/s will be recorded in your complaint file and the Oxygen Complaints Contact Person advised of all communications, including information discussed.
- * Dependant on the circumstances the Oxygen Complaints Contact Person will provide one of the following substantive responses to the consumer in 45 days:
 - 1 accepted the complaint and, if appropriate, offer redress
 - 2 declined to accept the complaint but still offered redress
 - 3 rejected the complaint
- * In the event Oxygen may not be able to provide a substantive response within 45 days, the Oxygen Complaints Contact Person will forward the consumer the reasons for the delay and advise the consumer their right to lodge a complaint directly with COSL.

However in most circumstances:

- * Your resolution response by Oxygen's Complaint Contact Person will be written and forwarded to you, stating the reasons for reaching a decision/s.

If at any stage of the process you wish to clarify any information, please do not hesitate to contact our Complaints contact person on 1300-855-699 or via email to oxygen@oxygen.com.au