

**IDR Procedures:**

Our Internal Dispute Resolution policy comprises of the following:- F.S.N.G. Pty Limited presently has two registered Directors, Tom Cimino and Luca Valenzano, In the event that a dispute occurs with either Director, borrowers will have the option to discuss their concerns with the other Director who has not been involved in the transaction. Borrowers concerns will be treated with strict confidentiality and respect with the view of reaching a conclusion to the satisfaction of all parties.

**External Dispute Resolution Procedures:**

F.S.N.G. Pty Limited is a member of the Australian Financial Complaints Authority (AFCA). Our member number is: - 41986 and is subject to annual reviews, the next renewal will need to take place on, or before 31/7/2019. From 1/11/2018 (AFCA) has replaced the "Credit Ombudsman Services Limited" organisation of which FSNG Pty Limited had been a member since 2003. It is a requirement under our Australian Credit License Number: 378475 that our membership with AFCA is maintained current at all times.

(AFCA) will act with the authority to look after disputes that occur between FSNG Pty Limited and any of the clients we have tried to assist with their financial needs, they will act as an intermediary between FSNG Pty Limited and the consumer with the view of reaching an acceptable resolution of a proposed dispute.

Consumers can contact AFCA direct if a dispute has not been able to be resolved between the two parties in the first instance under FSNG Pty Limited "Internal Dispute Resolution Procedures".

Contact details for AFCA are as follows:-

Telephone: 1800 931 678.

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

Mailing Address: GPO Box 3 Melbourne VIC 3001.

The above information is also reported in our "Credit Guide" to which clients sign and are provided a copy for their records.

**Professional Indemnity Insurance:**

F.S.N.G. Pty Limited holds Professional Insurance with Vero Insurance Limited under the brokerage of AON Risk Services Australia Limited. Policy No: LPS010932042, Policy is valid for a period of 12 months and expires on the 31st of May on each 12 months anniversary. Limit of Indemnity presently stands at \$2,000,000 each and every claim and \$6,000,000 in the aggregate with two reinstatements it also covers \$280,000 for an ASIC approved external dispute resolution scheme Sub-Limit. Memberships: F.S.N.G. Pty Limited is a full member of the Mortgage and Finance Association of Australia (MFAA) with a full member status. The MFAA has been an Industry representative for some time with a current member base of over twelve thousand. They have become a strong voice for the industry

and have established a high code of practice and membership requirements. They have an open path of communication via, Internet, monthly magazine and staff who have always been prepared to assist in particular in regard to matters involving NCCP. They keep members informed with industry updates and education. F.S.N.G. Pty Limited has been using the services of aggregator F.A.S.T. since the business was started and we hold a wide range of lender accreditation under their umbrella. One Direct accreditation is held with St George Mortgage Alliance unit. Therefore, we are able to offer our clients with a wide range of lenders in an effort to locate a lender and product that satisfies their needs.