

DISPUTE RESOLUTION GUIDE

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A state of opportunity.



Murdoch Clarke Mortgage Fund ARSN 093 255 559
Responsible Entity: Murdoch Clarke Mortgage
Management Limited ABN 84 115 958 560
Australian Financial Services Licence Number 296758
Australian Credit Licence Number 296758

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INTRODUCTION

This is a guide to the procedures which Murdoch Clarke Mortgage Management Limited ACN 115 958 560 (MCMM) acting as the responsible entity of the Murdoch Clarke Mortgage Fund ARSN 093 255 559 ("Fund") has in place to deal with any complaints which you may have about a product or service offered or provided by MCMM.

If you have any questions about MCMM's dispute resolution procedures after you have read this Guide then please do not hesitate to telephone **(03) 6235 9311** to speak with either the Manager of the Fund or MCMM's Director-Statutory Compliance (Paul Kuzis).

You will not be charged any fees for pursuing a complaint under MCMM's dispute resolution procedures.

HOW TO MAKE A COMPLAINT

You may make a complaint by letter, email, telephone or in person. If you wish to make a complaint by letter then please address your letter as follows:

Director-Statutory Compliance
Murdoch Clarke Mortgage Management Limited
10 Victoria Street
HOBART TASMANIA 7000

If you wish to make a complaint by email then please mark your email to the attention of the Director-Statutory Compliance, Murdoch Clarke Mortgage Management Limited and send it to info@mcmf.com.au.

If you wish to make a complaint by telephone then please contact Murdoch Clarke Mortgage Management Limited on **(03) 6235 9311** and ask to speak to any of the following:

- The Manager of the Fund;
- Paul Kuzis who holds the position of Director-Statutory Compliance of MCMM; or
- Any of the other directors of MCMM (Damian Egan, Rebecca Reid, Ben Swain, Luke Golding or Benn Dance).

If you wish to make a complaint in person then please telephone to make an appointment to meet with any of the people referred to above.

If your complaint involves any of the people referred to above then we would prefer you to direct your complaint to one of the other people.

HOW YOUR COMPLAINT WILL BE DEALT WITH

If the representative of MCMM to whom you make a complaint by telephone or in person cannot immediately resolve the complaint to your satisfaction then he/she will explain how your complaint will be dealt with and will give or send you a copy of this Guide.

If you make your complaint by letter or e-mail then it will be promptly brought to the attention of the Director-Statutory Compliance of MCMM or, in his/her absence another director of MCMM. You will then promptly be sent a copy of this Guide and an explanatory letter confirming the procedure for dealing with the complaint.

If you do not provide all relevant information at the time you make a complaint in any form then you will be sent a written request specifying what further information is required.

If you do not respond to the request for further information within 14 days then you will be sent a follow-up letter requesting the further information again.

If MCMM does not receive any additional information from you within a further 10 days then you will be advised that no further action will be taken until all the relevant information is provided.

Unless your complaint is immediately resolved to your satisfaction, your complaint will be investigated by the Director-Statutory Compliance or, in his/her absence, another director of MCMM. Both you and the person against whom your complaint is made will be given the opportunity to place all relevant material before the investigator.

Once all relevant information about your complaint has been received, MCMM will consider your complaint and will, within 14 days, either:

- advise you in writing of its decision and the reasons for its decision; or
- advise you that your complaint is being considered and that more time is required to reach a decision.

If MCMM extends the time for making a decision then MCMM will within 30 days of receiving all relevant information from you either:

- advise you in writing of its decision and the reasons for its decision; or
- notify you that your complaint cannot be resolved and advise you that you are entitled to pursue your complaint with MCMM's external dispute resolution scheme (details set out below).

At the time MCMM advises you in writing of its decision and the reason for its decision it will also inform you that you may refer your complaint to MCMM's external dispute resolution scheme for consideration if you are not satisfied with the decision.

EXTERNAL DISPUTE RESOLUTION

Your complaint may only be referred to MCMM's external dispute resolution scheme after your complaint has been fully considered as set out above.

MCMM is a member of Australian Financial Complaints Authority Limited which operates an external dispute resolution scheme that has been approved by the Australian Securities & Investments Commission. The contact details for the Australian Financial Complaints Authority are as follows:

Post: GPO Box 3, Melbourne, Victoria 3001
Toll Free: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au