



PRINCIPLED MORTGAGE FUND

INTERNAL DISPUTE RESOLUTION PROCESS



PRINCIPLED
MORTGAGE INVESTMENTS®

Over 85 Years of Investment Expertise

WHAT DO I DO IF I HAVE A COMPLAINT ABOUT MY INVESTMENT?

The way businesses manage complaints is extremely important, because it is one of the best ways of improving the service to the clients of the business.

Principled Mortgage Investments Ltd have set up a two part process to help us ensure that we resolve any complaints in a fair, equitable and timely manner.

The first process is an internal process designed by adopting the guidelines in the Australian Standard ISO 10002-2006 Customer Satisfaction — Guidelines for complaints handling in organisations.

If we are unable to resolve the complaint to your satisfaction, the second process is outsourced to an independent body that provides these services to the finance industry: the Financial Ombudsman Service (“FOS”).



Protecting your investments

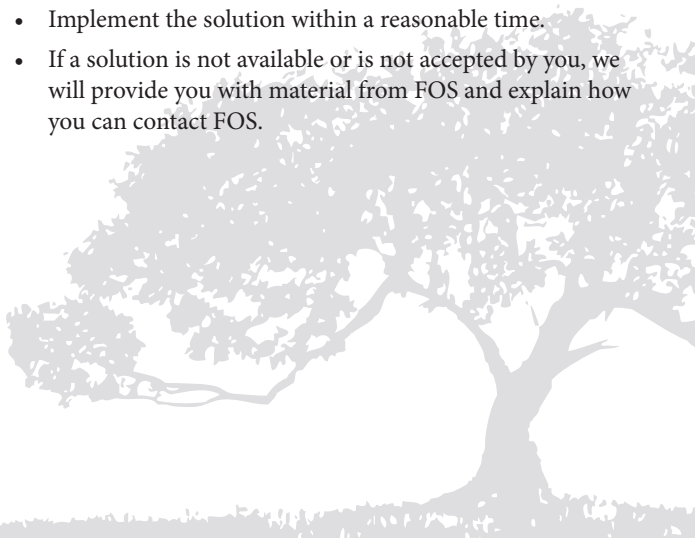
Your investments with us are important. We will help you to get the best results.



WHAT HAPPENS NEXT? THE INTERNAL PROCESS ...

When you make a complaint, we will:

- Allocate a senior member of management to handle the matter.
- Send you an acknowledgement inviting you to explain your complaint in detail.
- Investigate the cause of the problem.
- If a solution is available, offer you the opportunity to comment on the solution and whether it is acceptable.
- Implement the solution within a reasonable time.
- If a solution is not available or is not accepted by you, we will provide you with material from FOS and explain how you can contact FOS.



HOW LONG DOES THIS TAKE?

We will provide the acknowledgement of your complaint within two business days.

While we have set a time limit of 40 days on completing the internal process for all complaints, we aim to resolve all complaints within ten business days. If the investigation process is going to take any longer, we will let you know.

If we agree to a solution, we will provide you with a written summary within two business days.

If at any time you are unhappy with the manner in which your complaint is being handled, you may contact the Managing Director, Geoff Rowles, to discuss how to progress the matter.



Complaints provide us with an opportunity to improve our systems and processes

THE EXTERNAL PROCESS...

If you have a complaint, you are able to use the services of the Financial Ombudsman Service, free of charge.

You can contact the Financial Ombudsman Service at:

Web: www.fos.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1300 78 08 08

Fax: 03 9613 6399

Email enquiries@fos.org.au

*Principled Mortgages — where we treat
your investments like our investments*



“We obtain most of our clients by word of mouth. You need to look after your clients to do that. Looking after our investors has always been a top priority for us and being able to fix problems and continually improve our service delivery is critical to that end. We treat this as a key part of our business.”

GEOFF ROWLES, MANAGING DIRECTOR,
PRINCIPLED MORTGAGE INVESTMENTS LTD.



PRINCIPLED
MORTGAGE INVESTMENTS®

Over 85 Years of Investment Expertise

Level 5, 685 Burke Road
Camberwell, VIC, Australia 3124

P 03 8803 6120

F 03 8803 6121

E investors@principled.com.au

WWW.PRINCIPLEMORTGAGES.COM.AU