

APPENDIX 1 -

Retail / Internet Notice (IDR)

WE LISTEN TO OUR CONSUMERS

If, for any reason, you have a complaint or dispute regarding your loan application or the loan itself, please contact Sunshine Loans' internal dispute resolution Manager to lodge your concerns.

The Disputes Manager will consider your concern and report back to you as soon as possible, usually within 24 hours.

Disputes Manager: Brent Porter

Contact: 1300 557 003

Fax: 07 5570 6322

Email: brent@sunshinebrokers.com.au

All complaints are treated seriously and promptly and this service occurs at no charge to you.

We want our clients to be completely satisfied with the service and products we offer.

In the unlikely event that your complaint, or dispute, is not settled to yours or Sunshine Loan Centres satisfaction, you may contact our External Dispute Resolution organisation:

Credit Ombudsman Service Limited - Website: www.cosl.com.au

Postal Address: PO Box A252 Sydney South, NSW, 1235

Phone: 02 9273 8455.