

COMPLAINTS & DISPUTE RESOLUTION

# Complaints Policy

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How to raise a concern with us, how we'll handle it, and how to take it further with AFCA if you're not satisfied.

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<b>CREDIT REPRESENTATIVE</b>	Pilbara Equities Pty Ltd T/A Pilbara Finance — Credit Representative No. 478535
<b>ACN / ABN</b>	604 986 012 / 18 604 986 012
<b>LICENSEE</b>	Mortgage Specialists Pty Ltd — Australian Credit Licence No. 387025

Pilbara Finance is a Credit Representative of Mortgage Specialists Pty Ltd (Specialist Finance Group). Our complaints process is provided in accordance with ASIC Regulatory Guide 271 (Internal Dispute Resolution).

## ● OUR COMMITMENT

We're a boutique brokerage, and we take it seriously when something hasn't gone the way it should. If you're unhappy with any part of our service, we want to hear about it — and we'll do our best to put it right, quickly and fairly.

This policy explains how to raise a complaint, how we'll handle it through our internal dispute resolution (IDR) process, and how to take it further to an independent external dispute resolution (EDR) scheme if you're not satisfied. It's provided in line with ASIC Regulatory Guide 271.

### AT A GLANCE

- Making a complaint is **completely free**, and it won't affect the service we provide you.
- We'll **acknowledge your complaint within one business day** and give you a written response as soon as we can — and no later than 30 calendar days.
- If you're not satisfied, you can take it to **AFCA** — a free, independent ombudsman — at no cost.

## ● HOW TO MAKE A COMPLAINT

You can raise a complaint any way that suits you — by phone, email, in person or in writing. In the first instance, please get in touch with **Clinton Burnes** at Pilbara Finance:

**Phone:** (08) 9122 3929 · **Email:** office@pilbara.finance · **Post:** 25/108 St Georges Terrace, Perth WA 6000

You don't need a special form or particular wording — just let us know what's wrong. To help us look into it properly and resolve it as quickly as possible, it helps if you can tell us:

- your name and the best way to contact you;
- what happened, and when;
- and what you'd like us to do to put it right.

## ● HOW WE'LL HANDLE IT

Here's what you can expect once you've raised a complaint with us:

- **We'll acknowledge it promptly** — normally within one business day of receiving it.
- **We'll look into it fairly** — we may come back to you for more information so we fully understand what's happened and can resolve it properly.
- **We'll give you a written response** — setting out the outcome and the reasons for it, as soon as we can and no later than **30 calendar days** after you complain. (Some types of complaint have shorter timeframes, and we'll always aim to sort things out well before the maximum.)
- **If we ever need more time** — which is rare, and only where a complaint is genuinely complex or something is outside our control — we'll write to you before the 30 days is up to explain why, and to let you know you can take the matter to AFCA.

## ● THE COMPLAINTS OFFICER

If you'd rather not raise it with your broker directly – or you're not satisfied with how it's being handled – you can contact the Complaints Officer at our licensee, Specialist Finance Group:

Complaints Officer	
Name	Mark Norman
Address	325 Churchill Ave, Subiaco WA 6008, Australia
Phone Number	08 9286 6888
Email	compliance@spfgroup.com.au

## ● IF YOU'RE NOT SATISFIED – AFCA

If we can't resolve your complaint to your satisfaction – or if we haven't responded within the timeframes above – you can refer it to the **Australian Financial Complaints Authority (AFCA)**. AFCA provides free, fair and independent dispute resolution for financial and credit complaints. You can contact AFCA at any time, although they may ask that our internal process has run its course first.

Australian Financial Complaints Authority (AFCA)	
AFCA Member Number	53611
Phone Number	1800 931 678
Email	info@afca.org.au
Website	www.afca.org.au
Address	GPO Box 3, Melbourne VIC 3001, Australia

AFCA's service is free to you, and any determination you accept is binding on us.

## ● COMPLAINTS ABOUT A LENDER OR A LOAN PRODUCT

If your complaint is really about a lender or a specific loan or product – rather than our service as your broker – the lender's own complaints process applies. Just let us know and we'll help you raise it with them; each lender has its own internal dispute resolution process and AFCA membership.

## ● FINANCIAL HARDSHIP

If you're raising a concern because you're struggling to meet your loan repayments, the fastest help usually comes from your lender's hardship team – they can look at options such as a temporary pause or reduced repayments. Give them a call as soon as you can. If you'd like a hand working out who to contact or what to ask for, we're happy to help, and AFCA can assist with hardship disputes too.

## CONTACT US

To raise a complaint, or if you have any questions about this policy, please get in touch:

**Pilbara Finance** (Pilbara Equities Pty Ltd)

**Phone:** (08) 9122 3929

**Email:** [office@pilbara.finance](mailto:office@pilbara.finance)

**Website:** [pilbarafinance.com.au/contact](http://pilbarafinance.com.au/contact)

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