

# Customer Complaints Policy

This document outlines our process for dealing with customer complaints, including how to make a complaint, expected timeframes and what to do if you don't agree with the outcome.



## Ways to make a complaint

-  1. Fill out our complaints form [here](#)
-  2. Call 13 25 83
-  3. Email [complaints@bluestone.com.au](mailto:complaints@bluestone.com.au)
-  4. Write to:  
Dispute Resolution  
Bluestone Home Loans  
PO Box Q1136, QVB Post Office  
Sydney NSW 1230.

## Please provide the following information when making a complaint

- Name
- Loan number (if any)
- Contact details (phone, email)
- Description of the complaint and the resolution you are seeking.

## Resolution, responses, and turnarounds

- We will contact you within 1-2 business days of your complaint
- If we are unable to resolve your complaint within 5 business days we will provide you with the outcome in writing. If the complaint is about financial hardship, we will always provide you with a written response (even if the matter is resolved in less than 5 business days).
- We will resolve the complaint within:
  -  21 days for financial hardship and/or request to postpone enforcement action.
  -  30 days for general complaints.

If for any reason we are unable to meet these timeframes, we will let you know and provide you with a new resolution date.

- During the investigation and while resolving the complaint, we will aim to keep you updated.

The written response will inform you of the final outcome of your complaint (either confirmation of the actions we took or the reasons for our rejection or partial rejection of your complaint). If we are unable to resolve the matter to your satisfaction, we will provide you with the reason and the rationale for our decision.

## AFCA details

If you are not satisfied with our resolution you can raise a complaint to the Australian Financial Complaints Authority (AFCA).

### About AFCA

AFCA is a free, fair and independent dispute resolution scheme for financial services complaints.

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

## Information about third party authorisation

If someone else is raising the complaint on your behalf you will need to provide us with a completed third party authorisation form.

## If you need an interpreter

Please let us know if you need an interpreter when you make your complaint and we can arrange one.