



National Housing Finance
and Investment Corporation

CUSTOMER SERVICE CHARTER

February 2020



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CONTENTS

KEY COMMITMENTS	II
1. OPEN AND HONEST COMMUNICATION	ii
2. CONFIDENTIALITY AND PRIVACY	ii
3. CONSULTATION ABOUT OUR PROGRAMS, PRODUCTS AND SERVICES	iii
4. OUR DECISION MAKING PROCESS	iii
5. RESPONSIBLE LENDING	iii
HOW TO GIVE US FEEDBACK	III

NHFIC is committed to improving housing outcomes for Australians. This Charter provides details of the service standards we apply to achieve our objectives and provide you with a high quality service.

At NHFIC we always aim to deliver an efficient service, open and honest communication and we respect the confidentiality of the information you provide us.

In delivering high quality service, we will:

- invest time to fully understand your requirements;
- use our industry knowledge and financing expertise to offer timely and tailored responses;
- act with professionalism and integrity; and
- have systems in place to ensure that we protect your confidential information.

KEY COMMITMENTS

We continuously strive to improve our standard of service. Our relationship with you will be guided by the following principles.

1. OPEN AND HONEST COMMUNICATION

We believe in open and honest communication, so whatever the stage of your transaction, we will:

- stay in touch and provide regular updates on the status of your transaction;
- encourage you to contact us with any enquiries;
- attend to your enquiries promptly; and
- welcome you to our office or, where appropriate, meet at your office. You can make an appointment by calling your NHFIC contact or our main switchboard on 1800 549 767.

We aim to provide consistent and clear information across our communication channels and to treat each customer equitably.

2. CONFIDENTIALITY AND PRIVACY

We respect the confidentiality of the information you provide to us, and will keep any personal or business information supplied as part of an expression of interest or application private and secure.

Protecting personal information is important to us. We are committed to meeting the requirements of the *Privacy Act 1988*. Our privacy policy is available on our website.



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3. CONSULTATION ABOUT OUR PROGRAMS, PRODUCTS AND SERVICES

We will seek regular feedback about our programs, products and services to inform how well they are meeting your needs. We will also conduct regular research to seek views on particular issues.

4. OUR DECISION MAKING PROCESS

We manage our programs, products and services in an accountable and prudent way. We aim to make information easily accessible via our website so you can quickly find details of our programs.

We implement structured decision making processes that are designed to be transparent, fair and ethical and meet our legislative obligations. We will advise you of our requirements, including the information you will need to provide. If an initial assessment demonstrates you meet our eligibility criteria, we will outline the basis on which we may consider providing financial or other assistance. The next step will be a detailed assessment of your business, which may require you to provide further information. We will aim to meet an agreed timeframe and to keep you informed of our progress.

We will work in partnership with you to meet our service commitments. You can help us by promptly providing information that is complete and accurate and advising us of any changes to that information.

5. RESPONSIBLE LENDING

We practice both financially responsible and ethically responsible lending. When we perform our functions, we strive to meet Australian best practice government governance principles and Australian best practice corporate governance for commercial financiers. We will also uphold best practice environmental and social standards when providing assistance.

For the First Home Loan Deposit Scheme, we have partnered with lenders that have demonstrated that they have customer care standards and adopt responsible lending practices.

HOW TO GIVE US FEEDBACK

We welcome your feedback as an opportunity to improve our service. If you are unhappy with our service, we will aim to address your concerns. If you have also experienced exceptional service, please let us know.

You can provide feedback through any of the following channels:

- inform your NHFIC contact or their manager;
- call us on 1800 549 767 between 9am and 5pm Monday to Friday Australian Eastern Standard Time;
- email: inquiries@NHFIC.gov.au; or
- make a complaint through our Complaints Mechanism.