
Consumer Feedback Form



Please circle the number that is most suitable to your circumstances eg: 1 2 **3** 4

GENERAL INFORMATION

1. Are you:

1. Male
2. Female

2. What is your postcode?

3. Are you aged between

1. 25 - 39
2. 40 - 59
3. 60 - 69
4. 70 - 79
5. 80 +
6. n/a

4. What best describes you?

1. Employed
2. Self employed
3. Not in labour force

5. What year did your loan start?

6. What is your loan amount?

1. <\$100,000
2. \$100,000– \$500,000
3. \$500,000– \$1,000,000
4. \$1,000,000– \$2,000,000
5. >\$2,000,000

7. How many properties do you own?

8. How many securities does ASL hold?

9. What type of security does ASL hold?

1. Residential
2. Construction
3. Industrial
4. Rural
5. Land Only
6. Commercial
7. Investment

10. What is the term of your loan?

1. 1 Year
2. 2 Years
3. 3 Years
4. 4 Years
5. 5 Years

11. What is the purpose of your loan?

1. Home
 2. Business
 3. Investment
 4. Other
- Please Specify

12. What is your current interest type:

1. Fixed
2. Variable

13. Do you consider your current interest rate:

1. Excessive
2. Above Market
3. Reasonable
4. Below Market
5. Very Competitive

14. What is your loan to valuation ratio (LVR)?

1. 100% LVR
2. 90% LVR
3. 80% LVR
4. 70% LVR
5. 65% LVR
6. 60% LVR

15. The fees charged for your loan were

1. Cheap
2. Expected
3. Reasonable
4. Expensive

16. Do you currently have a loan with us?

1. Yes
2. No

Go to question 81.

Please circle the number that is most suitable to your circumstances eg: 1 2 **3** 4

ENQUIRY PROCESS

17. How did you hear about us?

1. By family/friend
2. Broker
3. Financial Advisor
4. Solicitor
5. Accountant
6. Employee of ASL
7. Word of mouth
8. Other

Please Specify _____

18. Were you supplied with adequate information about ASL?

1. Yes *Go to question 20.*
2. No

19. What further information would you have liked to receive?

20. Did you feel that all of your questions were answered before signing up?

1. Yes
2. No

21. Why did you choose to finance with ASL?

1. Interest Rates
2. Service
3. Fees
4. Professionalism
5. Communication
6. Trust
7. No financials required
8. Fast loan approval
9. Recommended by broker, accountant or a friend

22. Did you use a broker?

1. Yes
2. No *Go to question 27.*

23. Who is your broker

Broker

24. Were you happy with the service they provided?

1. Yes
2. No

25. How would you rate the type of service they offered?

1. Excellent
2. Good
3. Neutral
4. Fair
5. Poor

26. Would you recommend your broker to a family or friend?

1. Yes
2. No

Product Awareness

27. Are you aware of the different types of products that ASL offers such as:

Credit Code 1. Yes 2. No

Business & Investment

Loans 1. Yes 2. No

Construction Loans 1. Yes 2. No

Commercial Loans 1. Yes 2. No

Vacant Land Loans 1. Yes 2. No

28. If yes, how were they communicated to you?

1. Post
2. Telephone Call
3. Email
4. SMS
5. Broker
6. Solicitor
7. Accountant
8. Other

Please Specify _____

29. Would you like to receive more information about other types of loans?

1. Yes
2. No *Go to question 31.*

(Continued on page 4)

Please circle the number that is most suitable to your circumstances eg: 1 2 **3** 4

30. What are your preferred means of communication?

1. Post
2. Telephone Call
3. Email
4. SMS
5. Broker
6. Solicitor
7. Accountant
8. Other

Please Specify

31. What other products and features would you like ASL to offer?

Valuer

32. How would you rate their level of service?

1. Excellent
2. Good
3. Neutral
4. Fair
5. Poor

33. Did the ASL valuer contact you within a reasonable time frame to arrange access to your property?

1. Yes
2. No

34. Did the ASL valuer, value your property:

1. Above your estimate
2. At your estimate
3. Below your estimate

SETTLEMENT

35. Did your loan settle in the expected time?

1. Yes *Go to question 37*
2. No

36. If not, why did it not settle in the expected timeframe?

1. My solicitor didn't receive the documents in time
2. There were issues with the contracts
3. Unsure

37. Do you think this process could have been handled more efficiently?

1. Yes
 2. No
 3. Unsure
 4. Other
- Please Specify

38. Did you receive a copy of your valuation, certificate of title and your loan details after settlement?

1. Yes
2. No

39. Was the cost of witnessing your mortgage documents reasonable?

1. Yes
2. No
3. Unsure

40. Would you recommend your solicitor to your family or friends?

1. Yes
2. No
3. Unsure

Please circle the number that is most suitable to your circumstances eg: 1 2 (3) 4

FINANCIAL SERVICES

Financial Services Manager

41. When did your financial services manager first contact you?

1. Before settlement
2. Within 1 week of settlement
3. Within 1 month of settlement
4. Within 6 months of settlement
5. After 6 months of settlement
6. Have had no contact

42. Did your financial services manager vary the loan term exactly as required?

1. Yes
2. No

43. If so, what changes were required?

1. Repayment option added/excluded
2. Term changed
3. Other _____

44. Would you like to meet your financial services manager?

1. Yes
2. No

45. Would you like your financial services manager to visit you at your home or business?

1. Yes
2. No

46. When contacting your financial services manager, is he/she:

1. Easy to get hold of
2. Difficult to get hold of
3. Never tried to contact

47. When contacting your financial services manager by phone and they are unavailable, how long is it before they return your phone call?

1. 30 minutes
2. 1 hour
3. Greater than 2 hours
4. Never returned my call

48. How often would you like your financial services manager to be in contact with you:

1. Once a month
2. Once every six months
3. Once a year
4. Only when necessary

49. What is your preferred method of contact?

1. Post
2. Telephone Call
3. Email
4. SMS
5. Personal Visit

Interest Payments

50. Would you prefer to make payment:

1. Weekly
2. Fortnightly
3. Monthly
4. Quarterly

51. Would you like to receive interest statements by:

1. Website access
2. Mailed monthly
3. Mailed half yearly
4. Mailed annually

52. Have you ever missed an interest payment?

1. Yes
2. No

Go to question 56

53. If yes, did you feel that you were able to notify us to try and find a resolution?

1. Yes
2. No

54. How would you rate the service provided by ASL and its associates under these circumstances?

1. Excellent
2. Good
3. Neutral
4. Fair
5. Poor

Please comment

55. Could ASL have done more to contact you than they have?

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Rollover/Extension Fees

56. Have you ever extended/rolled over your loan with ASL before?

- 1. Yes
- 2. No *Go to Question 61.*

57. If yes, how many times have you rolled over your loan with ASL?

58. ASL streamlined rollovers 12 months ago, how do you rate our streamlined procedure?

- 1. Excellent
- 2. Good
- 3. Neutral
- 4. Fair
- 5. Poor
- 6. Not used

59. Are you aware ASL extends the term of your loan for another period for a cost of \$275.00?

- 1. Yes
- 2. No

60. Are you aware that ASL waives the \$275.00 extension fee if you refer a future borrower to us?

- 1. Yes
- 2. No

Communication

61. How do you rate our overall communication with you?

- 1. Excellent
- 2. Good
- 3. Neutral
- 4. Fair
- 5. Poor

62. How do you rate the frequency of information received?

- 1. Too Much
- 2. Just Enough
- 3. Too Little

Please Comment

63. Would you like to receive more information about ASL i.e. in a form of a newsletter or annual report?

- 1. Yes
- 2. No

Insurance

64. Have you ever encountered difficulties in renewing your insurance?

- 1. Yes
- 2. No

65. If so, what difficulties did you face?

- 1. Insurer would not confirm currency
- 2. Body Corporate would not renew insurance
- 3. Other

Please Specify

66. Has the importance of having your home insured been explained to you?

- 1. Yes
- 2. No

67. Are you aware of our insurance default fees?

- 1. Yes
- 2. No

Please comment

68. Mortgage protection insurance is available where an insurer does not confirm insurance is current.

Would you prefer this insurance to avoid inconvenient communication from ASL?

- 1. Yes
- 2. No

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Billing/Statements

69. Do you understand the statements that you receive from ASL?
1. Yes
 2. No

70. Have you received a bill from ASL?
1. Yes
 2. No *Go to question 75.*

71. Are you aware of the due date of your bill?
1. Yes
 2. No

72. Was your bill easy to understand?
1. Yes *Go to question 75.*
 2. No

73. What could we do to improve the format of our bill?

74. Have you ever personally visited our offices?
1. Yes
 2. No *Go to Question 77.*

Employees of ASL

75. How did the employees of ASL treat you?
1. Excellent
 2. Good
 3. Neutral
 4. Fair
 5. Poor

Please comment

76. How do you rate the professionalism of our support staff?

1. Excellent
2. Good
3. Neutral
4. Fair
5. Poor
6. Unsure

Please comment

77. Would you refer people to ASL?

1. Yes
2. No
3. Unsure

78. Have you referred people in the past to ASL?

1. Yes
2. No

Investment

79. Did you know that as a current borrower of ASL you can invest in the Australian Securities Income Fund and earn income from the current interest rate of your mortgage rate or higher?

1. Yes
2. No

Interactive Website

80. ASL is developing an interactive website which will have client access to the following information. What information to you is important?

- | | | |
|---|--------|-------|
| Current Loan Balance | 1. Yes | 2. No |
| Current Interest Statement | 1. Yes | 2. No |
| Copy of Title | 1. Yes | 2. No |
| Copy of Valuation | 1. Yes | 2. No |
| Copy of information | 1. Yes | 2. No |
| Direct Debit Information Update | 1. Yes | 2. No |
| Loan Information Electronic Application | 1. Yes | 2. No |

Go to Question 93.

Please circle the number that is most suitable to your circumstances eg: 1 2 **3** 4

DISCHARGE

81. What is the date when you repaid your loan?

82. What was your interest rate?

_____ %

83. What was the initial term of your loan?

1. 1 Year
2. 2 Years
3. 3 Years
4. 4 Years
5. 5 Years

84. How long were you a customer of ASL?

_____ (Years)

85. How much was your loan for?

\$ _____

86. What was the purpose of your loan?

1. Domestic
2. Business
3. Investment
4. Other

Please Specify

87. Did your loan discharge on time?

1. Yes
2. No

88. Why did you choose to discharge your loan from ASL?

1. Not happy with the service
2. Interest rate too high
3. Fees too high
4. Got a better deal
5. Brokers/solicitor/accountants advice
6. Clear debt
7. Product no longer suited your requirements
8. Other

Please Specify

89. How would you rate the service provided?

1. Excellent
2. Good
3. Neutral
4. Fair
5. Poor

90. Did you experience any difficulties when discharging your loan?

1. Yes
2. No

91. If yes, please specify what difficulties.

92. Would you consider financing to ASL in the future?

1. Yes
2. No

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OTHER

93. Identify three things that you like about the services that ASL offers?

- 1. _____

- 2. _____

- 3. _____

94. Identify three ways that you think ASL can improve its services.

- 1. _____

- 2. _____

- 3. _____

95. Please rank in order what you believe to be the most important aspects of your loan with ASL:

- 1. Interest Rates _____
- 2. Service _____
- 3. Fees _____
- 4. Professionalism _____
- 5. Communication _____
- 6. Trust _____
- 7. No financials required _____
- 8. Fast loan approval _____
- 9. Product Flexibility _____
- 10. Term of Loan _____

CONTACT INFORMATION

Thank you for completing this form.
If you would like to discuss your
answers in detail with our
Client Relations Manager please state
your name and phone number below:

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