

# Application For Refunds T&C

## Introduction

This policy outlines the terms and conditions under which Hejaz Financial Services may provide a refund of application fees for home loan products. This policy is applicable to all home loan applicants who have paid application fees. It sets forth eligibility criteria for refunds, situations where refunds are not applicable, and the procedure for requesting and issuing refunds.

## Eligibility For Refunds

Applicants may qualify for a refund under the following circumstances:

### 1. Operational Failures

A refund will be considered if the loan application process cannot proceed due to administrative errors, delays, or internal operational failures attributable to Hejaz Financial Services.

### 2. Unforeseen Rejections

A refund may be granted if the loan application is declined due to factors beyond the applicant's reasonable control, such as errors in pre-qualification assessments conducted by Hejaz. Refunds will not apply if the applicant has provided incomplete, inaccurate, or fraudulent information.

### 3. Compliance and Ethical Grounds

Refunds may be granted when financing cannot proceed due to legal, regulatory, or Sharia compliance requirements.

## Exclusions When Refunds Will Not Be Granted

Refunds will not be issued under the following circumstances:

### 1. Applicant Withdrawal After Processing

If the applicant withdraws their home loan application after it has been processed or the credit assessment has commenced, the application fee will not be refunded. This applies regardless of the reason for the withdrawal.

### 2. Post-Approval Withdrawal

If the applicant chooses to withdraw their application after pre-approval or formal loan approval has been granted, the application fee will remain non-refundable. The approval indicates that the loan process has moved into

a formal stage where costs are incurred on the lender's side.

### 3. Inaccurate or Fraudulent Information

If the loan application is declined due to inaccurate, incomplete, or fraudulent information provided by the applicant, no refund will be issued. This ensures that the integrity of the application process is upheld and discourages misuse of the system.

### 4. Non-Refundable Third-Party Costs

In instances where third-party costs, such as valuation fees, legal fees, or other associated costs, are incurred during the application process, these fees are non-refundable. Applicants are advised that these third-party services are outside the control of Hejaz Finance, and their costs are not refundable.

## Refund Request Process and Method

To request a refund, the applicant must submit a formal written request to Hejaz, outlining the reasons for the request and providing any relevant supporting documentation. Requests can be sent via email to [finance@hejazfs.com.au](mailto:finance@hejazfs.com.au) or by mail to PO Box 96 Flinders Lane VIC 8009. Each refund request will be reviewed on a case-by-case basis, and the applicant will be notified of the decision within 14 business days. Refunds will only be issued after thorough review and approval from Hejaz Finance's management team.

Refunds will typically be credited back to the same account or payment method used for the original application fee payment within 10-14 business days of approval.

## Contact Information

- **Email:** [finance@hejazfs.com.au](mailto:finance@hejazfs.com.au)
- **Tel:** 1300 043 529
- **Address:** Level 11, 2 Queen Street Melbourne VIC 3000
- **Mail:** PO Box 96 Flinders Lane VIC 8009

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