

COMPLAINTS HANDLING POLICY

1. Definition of a Complaint

Credit Repair Australia has adopted the following definition of a complaint;

An expression or dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly implied.

2. Guiding Principles

The guiding principles of our complaints handling policy are:

- a) Visibility – Information about how we deal with complaints and information about how to make a complaint is readily available.

IDR procedures will be summarised in a complaints handling policy, which will be given to every client, posted on our website, communicated to each complainant at the time of making a complaint (through email, internet, fax or post) and available on request.

- b) Accessibility – The complaints handling process is easily accessible to all complainants.

Credit Repair Australia will accept complaints via telephone, email, post and in person. Complaints can be made via email to complaints@drcapital.com.au, verbally to 1300 304 352 (for the cost of a local call) or in writing to P.O. Box 392 Moorebank NSW 1875.

- c) Responsiveness – Receipt of complaints are acknowledged promptly and complaints are addressed in a timely manner according to their urgency.

Where a final response is required, that response will be provided to a complainant or disputant within a maximum of 45 calendar days.

- d) Objectivity – Each complaint is handled in an equitable, objective and unbiased manner through the complaints handling process.

IDR procedures have been introduced to ensure both parties have the opportunity to make their case. Where a final response is required reasons for the decision will be provided and the issues raised in the complaint will be

addressed.

- e) Charges – Information regarding IDR procedures and access to complaints handling process is provided free of charge.

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- f) Confidentiality – A complainant's desire for confidentiality is kept.

Credit Repair Australia will not disclose information that is personally identifiable, unless it is needed for addressing the complaint and/or the complainant expressly gives consent.

- g) Customer-Focused Approach – Commitment to resolving complaints in a helpful, user-friendly manner and communicating in plain English.

Complaints are treated seriously and complainants are assisted in making their complaint.

- h) Accountability – Responsibility is taken for actions taken and decisions made.

Information surrounding complaints and how they are dealt with is provided to managers and logged in the complaints register.

- i) Continual Improvement – The quality of products and services and the continual improvement of the complaints handling process is an ongoing objective for Credit Repair Australia.

A review of IDR procedures will be conducted no less than once per year.

3. Commitment

Credit Repair Australia is actively committed to effective and efficient complaints handling. Top management will ensure that this commitment will be demonstrated by:

- Ensuring all relevant staff are aware of, and educated about, IDR procedures;

- Ensuring that adequate resources are allocated to IDR; and
- Implementing management systems and reporting procedures to ensure timely and effective complaints handling and monitoring.

4. Resources

Top management will ensure that the complaints handling process operates effectively and efficiently by ensuring adequate resources are provided without undue delay. In order to ensure the adequacy of complaints handling resources Credit Repair Australia will:

- Establish a contact point for complaints;
- Nominate staff to handle complaints who have sufficient training to handle those complaints, including the authority to settle complaints or ready access to someone who has the necessary authority; and
- Ensure adequate systems are in place to handle complaints or disputes promptly, fairly and consistently.

5. Collection of Information

In order to ensure that information about complaints is recorded accurately and confidentially the following process will be used for identifying, gathering, maintaining, storing and disposing of records:

- a) Identifying Complainants – When a complainant contacts Credit Repair Australia regarding a complaint, Credit Repair Australia will identify the complainant by date of birth, address and telephone number. Complaints will not be discussed with a third party unless it is needed for addressing the complaint and/or the complainant expressly gives consent.

- b) Gathering Information – A set form will be used to gather information about a complaint and complainant. This form will be filed in the complaints register.
- c) Maintaining – Records are entered by the person handling the complaint and is maintained by the complaints officer.
- d) Storing – The complaints register is stored electronically on internal servers. A backup of these servers is processed to an offsite location on a daily basis.
- e) Disposing of Records – When required to dispose of information surrounding complaints, this information will be permanently deleted from the servers. Where paper records have been kept, this information will be disposed of by shredding the documents and placing them in the trash.

6. Analysis and Evaluation of Complaints

In order to identify systematic, recurring and single incident problems and trends, the complaints register will record the following information for each complaint:

- Type of complaint;
- Subject of complaint;
- Outcome of complaint;
- Subject of complaint; and
- Timeliness of response

7. Maximum Timeframes at IDR

Storing – The complaints register is stored electronically on internal servers. A backup of these servers is processed to an offsite location on a daily basis.

Where a complaint does not involve hardship/postponement of enforcement proceedings and default notices relating to money's owed to Credit Repair Australia, we have adopted the following timeframes;

- A final response will be provided to a complainant or disputant within a maximum of **45 calendar days**.

- A final response will not be provided to the complainant or disputant where that complainant or dispute is resolved to the complainant's or disputant's satisfaction by the end of **the next business day** from when the complaint or dispute was received and the complainant or disputant has not requested a response in writing.
- Credit Repair Australia will make reasonable efforts to ensure that timeframes shorter than 45 days are regularly achieved.

Where the above timeframes cannot be met, Credit Repair Australia will:

- Inform the complainant of the reasons for the delay;
- Advise the complainant of their right to complain to EDR; and
- Provide the disputant with the name and contact details of the relevant EDR scheme to which they complain.

8. External Dispute Resolution (EDR)

Credit Repair Australia is a member of the Credit Ombudsman Service Ltd, registration number 407344 . Information advising a complainant about this EDR scheme is located in the complaints handling policy, which will be given to every client, posted on our website, communicated to each complainant at the time of making a complaint (through email, internet, fax or post) and available on request.

If a complaint has been through the IDR process but remains unresolved, or is not resolved within the appropriate time limits, the relevant complaints handling staff will:

- Inform the complainant that they have the right to pursue their complaint with an EDR scheme; and
- Provide details about how to access the relevant EDR scheme.

9. Complaints Handling Process

- a) Receiving Complaints – Credit Repair Australia will accept complaints via telephone, email, post and in person. Complaints can be made via email to complaints@drcapital.com.au, verbally to 1300 304 352 (for the cost of a local

call) or in writing to P.O. Box 392 Moorebank NSW 1875. Upon receiving a complaint Credit Repair Australia will complete a complaints form and file it in the complaints register.

- b) Investigating Complaints – Every effort should be made when investigating a complaint. Credit Repair Australia will identify and analyse information/circumstances surrounding the complaint. The level of investigation will be dependent on the seriousness and severity of the complaint.
- c) Responding to Complaints Within Appropriate Time Limits – Where a complaint is made in writing we will respond to the complaint via telephone and confirm the details in writing. Credit Repair Australia will make reasonable efforts to ensure the above timeframes for responding to complaints are met.
- d) Referring Unresolved Complaints to an EDR Scheme – Complainants will be provided with a final response, which will inform the complainant that if they are unsatisfied with a result they have the right to pursue their complaint with an EDR scheme; and provide details about how to access the relevant EDR scheme.
- e) Recording Information About Complaints – A complaints form will be complete and filed in the complaints register.
- f) Identifying and Recording Systematic Issues – The complaints officer will continuously review the complaints register in an attempt to identify systematic issues.

10. Remedies Available for Resolving Complaints

Following an investigation one or more of the following possible remedies may be offered to a complainant depending on the severity of the complaint:

- Formal apology
- Recession of agreement
- Partial refund of money paid to Credit Repair Australia
- Full refund of money paid to Credit Repair Australia

- Discount of Credit Repair Australia's fees

Each remedy will be assessed on a case by case basis and some circumstances may require remedies not listed above, this will be determined by a more senior person. Following an investigation, where credit repair Australia determines that we have acted equitably, honestly and fairly, a remedy may not be offered.

11. Internal Structures and Reporting Requirements for Complaints Handling

All complaints are required to be recorded through a complaints form and filed in the complaints register. All complaints are required to be reported to the department manager, who may then report the complaint to the general manager (depending on the severity, complexity and urgency).