

Web Complaints Procedure

1 Policy

- 1.1 It is Collection House policy to provide an environment where clients, customers, staff and third parties have the opportunity to raise any complaint concerns that they may have in relation to the service provided by Collection House Limited (Collection House); and to ensure that their compliant concerns are addressed in a fair, consistent, efficient and effective manner.

2 Purpose

- 2.1 Collection House Limited (Collection House) has a formal complaint handling process in place to ensure that your complaint is addressed at the necessary level and within an appropriate timeframe.

3 Scope

- 3.1 This procedure covers the process for lodging a complaint in writing, by telephone, facsimile (fax), and email.

4 Departments responsible for implementation

- 4.1 Compliance.

5 Definitions

- 5.1 A complaint is an expression of dissatisfaction raised by a customer, client, third party, official or member of staff, which relates to **the service provided** by Collection House and/or any of its subsidiary companies (i.e. the way the complainant has been directly or indirectly treated, or something we have/have not done).

6 General

- 6.1 Collection House is one of the largest collection agencies in Australasia, acting for many large companies throughout Australia and New Zealand, and we pride ourselves on our ethics and reputation.
- 6.2 It is of utmost importance to Collection House that we operate in a professional manner and within the requirements of the applicable legislation at all times. An effective Complaints Handling process is a material part of this objective.
- 6.3 Whilst it is the company's objective to provide an environment in which the need to complain is eliminated, the attitude of the company is to welcome complaints when we receive them.
- 6.4 Complaints provide us with the opportunity to resolve any misunderstandings in a manner that is fair to both Collection House and the complainant, and to implement procedures which will eliminate the source of the complaint and/or its recurrence.
- 6.5 Individuals who complain to us are giving us constructive feedback on how we can improve our business.

6.6 Customer's Rights and Responsibilities

Collection House observes the Complaint Handling Principles outlined below. These principles outline the manner in which your complaint will be addressed.

If you are not satisfied with our response to your complaint, you have the right to raise your complaint to a higher level within the management structure of Collection House, by contacting the Compliance Complaints Desk Manager using the Collection House contact details below.

If after having raised your complaint to a higher level within Collection House you are still not satisfied with the response, you have the right to refer your complaint to the External Disputes Resolution Scheme (EDR) of which Collection House is a member.

Collection House is a non-bank member of the Financial Ombudsman Service Limited (FOS). You can contact FOS and request an independent review of your complaint:

- online http://fos.org.au/centric/home_page.jsp
- by telephoning **1300 78 08 08**; or
- by writing to **GPO Box 3 Melbourne VIC 3001**.

6.7 Collection House Rights and Responsibilities

- To resolve all complaints in a way that is fair to both you and to Collection House;
- To resolve your complaint in accordance with the Complaints Handling Principles;
- To continuously improve our business and processes;
- To take sufficient time to complete necessary investigations into the complaint and to keep you informed of the expected completion date or progress made.

6.8 Complaint Principles

- **Commitment and Resources** – We are committed to the efficient and fair resolution of complaints. The resources required for efficient and effective complaints handling will be available.
- **Consistent** - We are committed to providing a reliable and consistent investigation and response process, which will see all complaints investigated with equal diligence.
- **Fairness** – The complaints handling process is to always be fair to both the complainant and to Collection House and its staff.
- **Visibility** – The complaints handling process is to be well publicised internally and is to be available to all members of the public and staff, and shall include information on the right to make a complaint.
- **Access** – The complaints handling process is to be available to all. Information on making and resolving complaints is to be easy to understand and use, and in plain language.
- **Assistance** – Where required, Collection House will provide the necessary support in the formulation and lodgement of complaints. Complainants are to be made aware of the process and timings for Complaint Handling.

- **Responsiveness and Accountability** — Complaints will be dealt with quickly. Collection House has response and resolution time standards for all complaints. These are monitored against the complaints handling performance standards and form part of our monthly management reports.
- **Charges** — the complaints handling process is and will remain free.
- **Remedies** — The Complaints Handling Process has the capacity and authority to resolve and implement remedies.
- **Data Collection and Analysis** — all complaints are logged and outcomes are regularly analysed.
- **Training and Education** — Collection House staff training and education programmes are regularly reviewed and upgraded to benefit from the findings and outcomes achieved in the Complaint Resolution Process with the aim of limiting complaints generally.
- **Reviews** — The Complaints Handling process will be regularly reviewed to ensure it is efficient and delivering effective and fair outcomes in a timely manner.

7 Procedure

7.1 [State Your Complaint](#)

To help us resolve your complaint please provide us with the following details:

- Your full name and contact details, including your postal address;
- Sufficient detail about the complaint that we can undertake an investigation (e.g. nature of complaint, dates, names, amounts, phone numbers, the credit provider, reference numbers)
- What action you believe would resolve the complaint.

7.2 [To make a complaint by telephone](#)

The below number is a direct toll free number for the Compliance Complaints Desk:

Freecall - 1800 173 355
Monday – Friday 8.30am – 5.00pm

7.3 [To make a complaint by fax](#)

Below is the direct fax number for the Compliance Complaints Desk:

07 3831 6655

7.4 [To write in your complaint](#)

Post your letter of complaint to:

Compliance Complaints Desk
PO Box 2247
FORTITUDE VALLEY BC QLD 4006
AUSTRALIA

7.5 [Complaint response time](#)

All complaints will be acknowledged within 24 hours of receipt and Compliance Complaints Desk will endeavour to provide the results of the investigation within 14-30 working days.