



**Recoveries Corporation Holdings Pty Ltd**

# **Public Complaints Handling Policy and Procedures**

**VERSION 1.0**

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**2021**

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## 1. OVERVIEW AND PURPOSE

Recoveries Corporation Holdings Pty Ltd (RCHPL) seeks to maintain and enhance our brand and reputation of providing you with exceptional high-quality services. We value complaints as they assist us to improve our customer services and customer experience.

We are committed to being responsive to the needs and concerns of our customers and to resolving your complaint as quickly as possible.

This policy has been designed to provide guidance to customers on the manner in which Recoveries Corporation receives and manages your complaint.

The objective of this policy is to ensure:

- You are aware of our complaint lodgement and handling processes,
- Your complaint is investigated impartially with a balanced view of all information or evidence,
- We take reasonable steps to actively protect your personal information,
- Your complaint is considered on its merits considering individual circumstances and needs.

## 2. SCOPE

This Policy forms part of Recoveries Corporation Holdings Pty Ltd Governance framework and applies to all controlled entities within the group that include (but not limited to) Recoveries Corporation Pty Limited (recoveriescorp), Mason Black Lawyers Pty Ltd (MBL), RCL Law Pty Ltd, RCL Services Pte Limited, (RCL Services), and Transaction Capital Finance Australia Pty Ltd (TCFA) staff and contractors.

## 3. DEFINITION OF A COMPLAINT

In this policy, a Complaint means an expression of dissatisfaction made to or about an organization, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

## 4. HOW TO MAKE A COMPLAINT

If you are dissatisfied with the services provided by us you should, in the first instance, discuss your concerns directly with the staff member/s you have been dealing with. If you are uncomfortable with this or consider the relevant staff member is unable to address your concerns you can lodge a complaint with us in one of the following ways;

- By emailing our Customer Care Team ([customercare@recoveriescorp.com.au](mailto:customercare@recoveriescorp.com.au))
- By completing a Contact Us form on our website ([recoveriescorp.com.au](http://recoveriescorp.com.au))
- By writing to us (Po Box 13159 Law Courts Melbourne Vic 8010)
- By telephoning us and speaking with a Customer Care Officer 03 8627 0600

A verbal complaint can also be made to any customer service consultant and will be referred to the Customer Care Team for further investigation.

In the event you have difficulty communicating with us due to language barriers, we will seek the assistance of an interpreter such as the use of an interpreter service. We will also assist customers in using the Australian Sign Language (AUSLAN) in communicating their complaint to us.

A dedicated contact phone number is available for complaints to be lodged directly with the Customer Care team or with any staff member available.

There is no cost for lodging a complaint with RCHPL's IDR process.

## 5. THE INFORMATION YOU WILL NEED TO TELL US

When we are investigating your complaint, we will be relying on information provided by you and information we may already be holding. We may need to contact you to clarify details or request additional information where necessary. To help us investigate your complaint quickly and efficiently we will ask you for the following information:

- Your name and contact details,
- The name of the person you have been dealing with about your matter,
- The nature of the complaint,
- Details of any steps you have already taken to resolve the complaint,
- Details of conversations you may have had with us or our client that may be relevant to your complaint,
- Copies of any documentation which supports your complaint.

## 6. RECORDING COMPLAINTS

When taking a complaint, we will record your name and contact details. We will also record all details of your complaint including the facts and the cause(s) of your complaint, the outcome and any actions taken following the investigation of your complaint.

We will also record all dates and times relating to actions taken to resolve the complaint and communications between us. As part of our on-going improvement plan, complaints will be monitored for any identifying trends by management and rectification/remedial action taken to mitigate any identified issues.

If you lodge a complaint we will record your personal information solely for the purposes of addressing your complaint. Your personal details will actively be protected from disclosure, unless you expressly consent to its disclosure.

## 7. FEEDBACK TO CUSTOMERS

Recoveries Corporation Holding Pty Ltd is committed to attempting to resolve your issues at the first point of contact, however, this may not be possible in all circumstances, in which case a more formal complaints process will be followed.

In the event a complaint is escalated to the formal complaints process, we will acknowledge receipt of your complaint within 24 hours with contact information of your assigned complaints officer. Once your complaint has been received, we will undertake an initial review to assess and prioritise your complaint according to the urgency and severity of the issues raised. Matters which involve domestic or financial abuse, serious or terminal illness or a delay in addressing a complaint which could adversely affect the complainant's basic living conditions are prioritised as critical and require immediate attention.

There may be circumstances during the initial review or investigation of your complaint where we may need to clarify certain aspects of your complaint or request additional documentation from

you. In such circumstances we will explain the purpose of seeking clarification or additional documentation and provide you with feedback on the status of your complaint at that time.

We are committed to resolving your complaint within 5- 10 business days of you lodging your complaint, however, this may not always be possible on every occasion. Where we have been unable to resolve your complaint within 5 - 10 business days, we will inform you of the reason for the delay and specify a date when we will be in a position to finalise your complaint.

During the initial review or investigation stage we may need to seek further clarification or documentation from you to assist us in resolving your complaint. If we have sought clarification or additional documentation from you and we are waiting on you to provide this information, we may not be able to meet our 5 - 10-business day finalisation commitment.

In such circumstances upon receipt of your clarification or additional documentation we will indicate to you when we expect to be able to finalise your complaint. Once we have finalised your complaint, we will advise you of our findings and any action we have taken. We will do this in writing, unless it has been mutually agreed that we can provide it to you verbally.

You have the right to make enquiries about the current status of your complaint at any time by contacting us.

## 8. COMPLAINTS MADE ON YOUR BEHALF

You can elect a representative/s to act on your behalf however we will require your authority and consent to discuss the complaint with them. Authority can be provided to us in writing via our website, recoveriescorp.com.au and select contact us. Alternatively, you can contact us and provide a verbal consent with a consultant.

The following information will be required from you for the authority to be complete:

- ▢ The reference number or account number in question;
- ▢ Your full name address and date of birth;
- ▢ Your preferred contact details;
- ▢ The full name of the elected authorised person or organisation; and
- ▢ Contact details including contact phone numbers, email address and postal address of the authorised person organisation

In the case of a legal representative, a letter on the letterhead of the firm is sufficient. The same applies to State Trustees and a copy of the order in the event a decision has been made by a Court.

Once we are notified of your nominated authorised representative, we will not make direct contact with you unless:

- ▢ You specifically request direct communication with us;
- ▢ We reasonably believe that the representative is acting against your best interests;
- ▢ We reasonably believe that the representative is acting in a deceptive or misleading manner with you and/or our organisation;
- ▢ We reasonably believe that the representative is not authorised to represent you; or
- ▢ Your representative has been excluded by AFCA from representing complainants in relation to any complaint lodged with AFCA.

## 9. WHEN YOU COMPLAIN ABOUT ONE OF OUR EMPLOYEES

If you complain about a member of our staff, we will treat your complaint confidentially, impartially and equally (giving equal treatment to all people). We will investigate your complaint thoroughly by finding out the relevant facts, speaking with the relevant people and verifying explanations where possible. We will also treat our staff member objectively by:

- Informing them of any complaint about their performance,
- Providing them with an opportunity to explain the circumstances,
- Providing them with appropriate support,
- Updating them on the complaint investigation and the result.

## 10. COMPLAINT HANDLING TIMEFRAMES

RCHPL will ensure all complaints are handled in accordance to the below specified timeframes in accordance with ASIC Regulatory Guide 271 (RG 271).

<b>Complaint Type</b>	<b>Response timeframe</b>
Standard Complaints	No later than 30 calendar days after receiving the complaint
Credit-related complaints involving default notices	No later than 21 calendar days after receiving the complaint
Complaints in relation to the Privacy Act	No later than 30 calendar days after receiving the complaint
Complaint relating to Hardship	Within 21 calendar days
Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings	<p>No later than 21 calendar days after receiving the complaint.</p> <p>Exceptions apply if the credit provider or lessor does not have sufficient information to make a decision, or if they reach an agreement with the complainant.</p> <p>Insufficient information</p> <p>If the credit provider or lessor does not have sufficient information about a hardship notice to make a decision, they must request the information no later than 21 calendar days after receiving the complaint. The complainant must provide the information within 21 calendar days of receiving the request.</p> <p>Once the credit provider or lessor has received the requested information, the credit provider has a further 21 calendar days to provide an IDR response.</p>

	If the credit provider or lessor does not receive the requested information within 21 calendar days of requesting the information, the credit provider or lessor has 7 calendar days to provide an IDR response. Agreement reached If agreement is reached about a hardship notice or request to postpone enforcement proceedings, the credit provider or lessor has 30 calendar days to confirm the terms or conditions in writing.
Information that was relied on to make a decision in relation to a complaint	Within 10 business days

In accordance to General Insurance Code of Practice (GCIO) and RG 271, we will update you every 10 days in relation to the investigation progress of the complaint until it is resolved or if a different timeframe is agreed to.

Should we encounter a delay in responding to your complaint we will inform you of your rights to forward your complaint to AFCA along with their contact details should you be dissatisfied. We will inform you of the reason of our delay in responding and the anticipated date by which you can expect to hear from us.

## 11. OUR COMPLAINT ESCALATION PROCESS

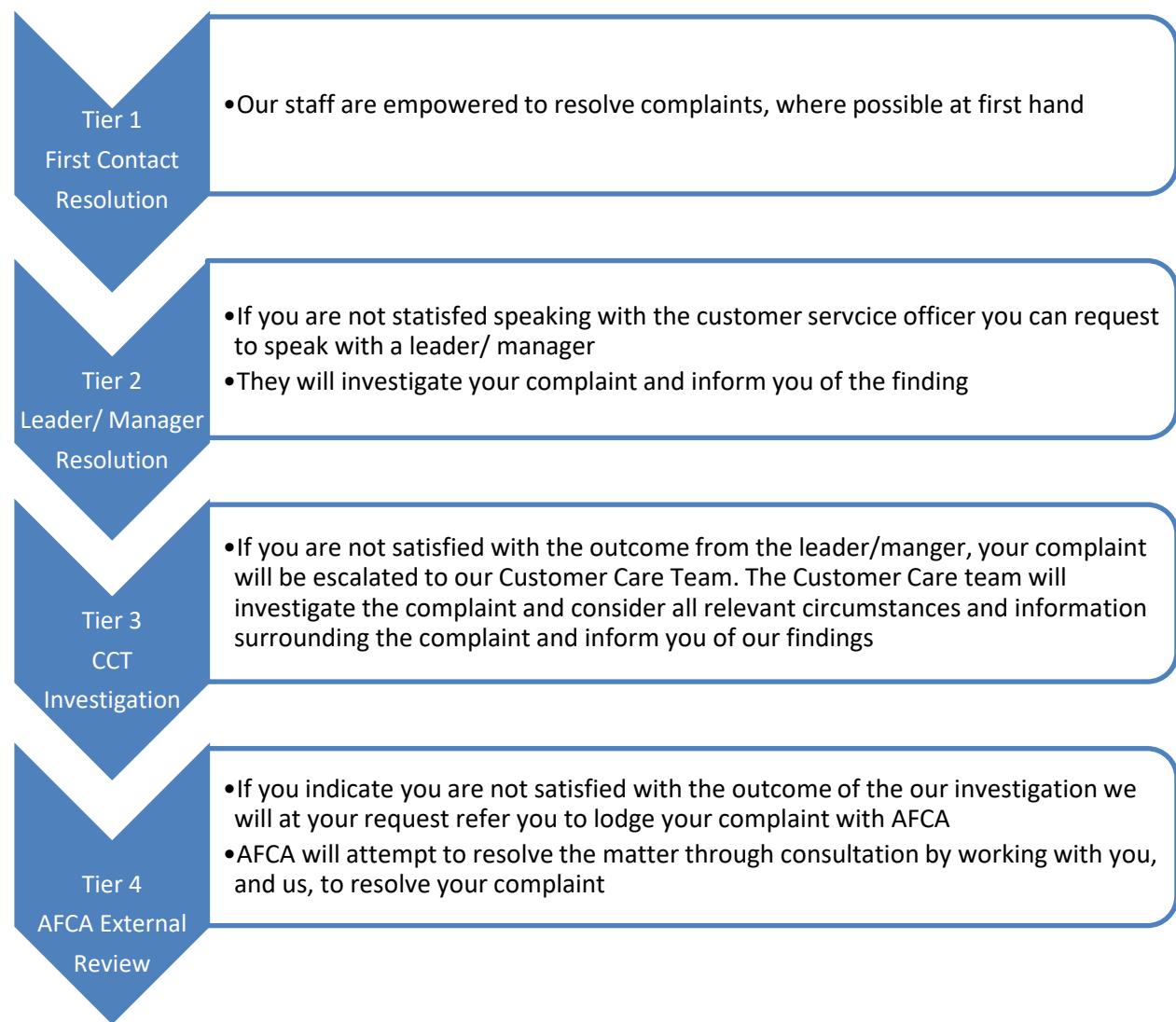
Where possible, we will attempt to resolve your complaint at the first point of contact. If we are unable to resolve your complaint at the first point of contact, your complaint will be referred to a leader or manager in an attempt to resolve your complaint as efficiently and promptly as possible.

If your complaint still remains unresolved it will then be referred to the Customer Care Team (CCT) who we will undertake an investigation of your complaint and provide you with our findings.

If you are not satisfied with how your complaint has been handled, or the resolution provided by us, you can request us to escalate your complaint to the Australian Financial Complaints Authority (AFCA), for independent external review.

AFCA's approach will be to attempt to resolve your complaint through consultation, by working with both you and us, to determine the relevant facts and establish a common ground. AFCA will remain open and impartial throughout the consultative process and consider your complaint and our actions, in attempting to resolve your complaint on their merits.

## 11.1 ESCALTION PROCESS



## 11.2 AFCA CONTACT DETAILS

Australian Financial Complaints Authority (AFCA)

Complaints can be lodged with AFCA in one of the following ways:

- ⌚ By telephone them Ph: 1800 931 678
- ⌚ On their website - [afca.org.au](http://afca.org.au)