



Recoveries Corporation Holdings Pty Ltd

Financial Counsellors Engagement Charter

VERSION 1.1



2023

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1. OVERVIEW AND PURPOSE

This charter outlines what financial counsellors can expect from our customer service and how you, as a financial counsellor, can help us to deliver professional, reliable and consistent customer service.

2. SCOPE

In line with our 2021 – 2024 Vision to enable successful and socially responsible credit experiences by empowering customers through exceptional people, technology and data, along with our Mission to help our communities build a financially sustainable future, this Policy forms part of recoveriescorp’s governance framework and applies to all controlled entities within the group that include (but not limited to) Recoveries Corporation Pty Ltd (includes recoveriescorp and Milton Graham), Mason Black and Mendelsons Lawyers Pty Ltd (MB+ML), RCL Services Pte Limited, (RCL Services), Prushka Fast Debt Recovery Pty Ltd (Prushka), and Nutun Finance Australia Pty Ltd (NFA) staff and contractors (together “recoveriescorp”).

3. THE CHARTER

3.1 OUR COMMITMENT TO YOU

We are committed to supporting our customers who are experiencing vulnerability by ensuring that genuine consideration is given to any person who requests our help.

We will respect and uphold your client’s rights as provided under the Consumer Credit Legislation Amendment (Enhancements) Act 2012, the Banking Code of Practice (BCoP) and the General Insurance Code of Practice (GICoP).

Once you tell us about your client’s situation, we will:

- 🌱 Ensure that your client’s account is respectfully managed within our internal processes
- 🌱 Work with you to reach a suitable and sustainable outcome
- 🌱 We will approach each interaction in a sensitive and compassionate way
- 🌱 Apply our Customer Service principles (as outlined below) to each assessment and decision reached to be fair, reasonable and ethical.

3.2 OUR CUSTOMER SERVICE PRINCIPLES

We celebrate and expect all our people to be **WECARE** ambassadors. **WECARE** are our company values and are expanded on below.



Willing	We commit whole-heartedly to our shared goals and are prepared to 'give it a go'
Ethical	We do the right thing by our clients, customers and people
Courageous	We challenge our thinking and the status quo
Accountable	We do what we say we will do
Respectful	We treat others, as they would like to be treated
Exceptional	We are inspired to be the best in everything we do

Our values guide our behaviours and decisions within the organisation, and no one is exempt from upholding these principles. They are a vital part of our culture that support the achievement of our vision and mission.

3.3 OUR CONTACT DETAILS





3.3.1. HARDSHIP AND VULNERABILITY TEAM

Phone 1300 393 416




Email hardship@recoveriescorp.com.au

3.4 HOW YOU CAN HELP US

3.4.1. TO HELP US ASSIST YOU, WE ASK YOU TO:

-  On appointment, provide an "Authority to Act" via email to hardship@recoveriescorp.com.au along with your client's details including their phone number and your request for consideration.
-  Provide any information that will assist our or our client's assessment including collating any documentation
-  Keep us informed of any updates in your clients' circumstances and contact details
-  For any urgent issues, please call us on 1300 393 416 to have your matter prioritised




3.5 DOCUMENTATION YOU MAY NEED

-  completed Statement of Financial Position
-  Centrelink Statements
-  Payslips

As each application for hardship is assessed on a case by case basis, there may be times when additional documentation is required to assist with the assessing of the customer's circumstances, we will always clearly articulate and provide context as to why they are required should it arise.

Please note: Although generally we do not ask for bank statements, medical documentation or medical reports, some of our clients may request these be provided in conjunction with the completed Statement of Financial Position, should this occur, we would advise you.

3.6 WE WILL NOT ASK FOR

-  AVOs
-  Intervention Orders
-  Police Reports / Statements



3.7 ESCALATIONS

To escalate any customer issue, please email the Performance Manager – Hardship & Vulnerability.



3.8 TELL US HOW WE ARE DOING

We welcome your feedback. If you have a compliment or a complaint related to your experience with our office, we invite you to share this with us.

You can do so:

-  By emailing our Customer Care Team on customercare@recoveriescorp.com.au
-  By telephoning us and speaking with a Customer Care Officer on 1300 393 416

While we endeavour to do our best in resolving all complaints, in circumstances where you are not satisfied with the outcome of our internal dispute resolution process, you may:

-  Escalate the complaint to the General Manager - Collections
-  Lodge a complaint with the Australian Financial Complaints Authority (AFCA)