

# Dispute Resolution and Complaints Handling Policy

## Introduction

HMG Financial Services Pty Ltd (us) provides high quality professional services to consumers in the area of credit assistance. We are committed to maintaining a high level of responsiveness to the needs and concerns of our clients (you).

Our Dispute Resolution and Complaints Handling Policy (the Policy) is designed to provide guidance on the manner in which we receive and handle complaints made against us and our employees.

The objective of this policy is to assist in resolving complaints in an efficient, effective and professional manner.

This Policy is aligned with ASIC's Regulatory Guide 165 (RG 165) and the Australian Standard: Customer satisfaction – Guidelines for complaints handling (AS ISO 10002-2006).

What is a complaint?

AS ISO 10002-2006 defines a complaint as follows:

*An expression of dissatisfaction made to an organisation, related to its products, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected'*

For the purposes of this Policy *dispute* has the same meaning as *complaint*.

Any person (the complainant) who is dissatisfied with our service, for any reason, may contact us to complain. Sometimes we may receive negative feedback, which is not an actual complaint and as such may not require a resolution or formal follow up. Whilst we welcome feedback from all our clients, this Policy does not apply to feedback of this nature.

## Guiding principles

As outlined in AS ISO 10002-2006, directors and employees should consider the following guiding principles of effective complaints handling;

**Visibility** – Our Policy is available on request, on our website at [www.hmgfinancialservices.com.au](http://www.hmgfinancialservices.com.au) and is also referred to within our Credit Guide.

**Accessibility** – Our Policy is readily accessible to our directors, employees and clients. It has been designed to be simple to understand and details procedures for making and resolving complaints.

**Responsiveness** – Receipt of each complaint will be acknowledged immediately wherever possible or as soon as practicable. Complainants will be treated courteously and kept informed of the progress of their complaint throughout the process.

**Objectivity** – All complaints received will be addressed in an equitable, objective and unbiased manner throughout the complaints handling process.

**Charges** – There will be no charge to the complainant for making a complaint.

**Confidentiality** – Personally identifiable information concerning the complaint is actively protected from disclosure, unless it is needed for the purposes of addressing the complaint.

**Customer focused approach** – All of our directors and employees are committed to resolving complaints fairly and efficiently. Our approach is to be helpful, user friendly and communicate to you in plain English. We welcome feedback from all clients.

**Accountability** – All directors and employees accept responsibility for effective complaints handling. Reports will be prepared by the Complaints Officer, including the actions taken and decisions made in respect of complaints, and provided to directors and senior management as they occur and a record kept.

**Continual Improvement** – Our dispute resolution process will be reviewed annually by the Complaints Officer. The review will ensure continuing compliance with applicable laws, the requirements of any License issued to our business and relevant industry standards. The review will also identify areas for improvement to enhance its efficient delivery of effective outcomes.

## Handling a dispute or complaint

### How do I lodge a complaint?

We welcome the opportunity to resolve your concerns. Your first point of contact is preferably the staff member who assisted you with our services whom you may contact by phone, letter, email or fax.

Where possible complaints should be made in writing so that the details of the complaint are clear and complete.

If you are not sure to whom your complaint should be addressed to the staff member you dealt with, or if you feel it is inappropriate to address your complaint to that staff member, please write to:

The Complaints Officer  
HMG Financial Services Pty Ltd  
163-179 Old Geelong Rd  
Hoppers Crossing VIC 3029  
Fax: 03 9974 4901  
Email: [resolutions@hmgfinancialservices.com.au](mailto:resolutions@hmgfinancialservices.com.au)

### What information is required when making a complaint?

When making a complaint, please provide the following information:

- Your name and contact details
- Details of the services we provided (e.g. Loan number or registration number)
- The nature of the complaint
- Details of the employee involved (if applicable)
- Copies of any documentation supporting the complaint

### Assistance with making a complaint

If you need assistance in lodging your complaint please contact the staff member you originally dealt with. If this is not appropriate, please contact the Complaints Officer (contact details as above).

### Acknowledgement of complaints

We are committed to acknowledging all complaints immediately upon receipt. Once a complaint has been received, we will undertake an initial review.

Normally we would expect to handle and resolve a complaint within five business days of receiving the complaint, but this may not be possible on some occasions. Where our review exceeds five business days we will contact you to inform you of the reasons for the delay, and to indicate when we expect to be in a position to complete our review of the complaint. In all circumstances we will adhere to a maximum of 45 days (from receiving the complaint) as per AS ISO 10002-2006.

### Response to a complaint

Once we have reviewed your complaint, we will provide a written response. If you are dissatisfied with our response, you can ask for reconsideration of the response by the Complaints Officer. Such a request should be made in writing by post, email or fax (contact details above).

### Further action

If you are not satisfied with our final response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)

In writing to:  
Australian Financial Complaints Authority  
GPO Box 3,  
Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.