



## Complaints Handling Policy

Active Debt Specialists Pty Ltd (ACN 008 955 413) is a Registered Debt Agreement Administrator (AFSA 1508) with an Australian Credit Licence Application Pending (ASIC ACL Application 153593565).

### 1. Definition of a Complaint

It is very important to us that if you are dissatisfied with our services that you have the opportunity to express your concerns and have these addressed.

Active Debt Specialists has adopted the following definition of a complaint;

An expression or dissatisfaction made to us, related to our services, or to our complaints handling process itself, where a response or resolution is expected.

### 2. Guiding Principles

The guiding principles of our complaints handling policy are:

#### 2 (a) Visibility

Information about how we deal with complaints and information about how to make a complaint 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.

#### 2 (b) Accessibility

Active Debt Specialists will accept complaints via telephone, email, post and in person.

Complaints can be made via email to [info@activedebt.com.au](mailto:info@activedebt.com.au), verbally to 1800 085 550 (for the cost of a local call) or in writing to P.O. Box 833, Canning Bridge Applecross WA 6153.

#### 2 (c) Responsiveness

Receipt of complaints are acknowledged promptly and complaints are addressed in a timely manner according to their urgency. We will contact you with two days of receiving your complaint to acknowledge receipt and to discuss the complaint in more detail if required. We will then invite you to provide us with a written complaint including all relevant details and associated documents.

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

## **2 (d) Objectivity**

Each complaint is handled in an equitable, objective and unbiased manner through the complaints handling process. Internal Dispute Resolution 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.

## **2 (e) Charges**

Information regarding Internal Dispute Resolution procedures and access to complaints handling process is provided free of charge.

A complaints handling policy will be given to every client, posted on our website and communicated to each complainant at the time of making a complaint. Active Debt Specialists will accept complaints via telephone, email, post and in person. Complaints can be made via email to [info@activedebt.com.au](mailto:info@activedebt.com.au), verbally to 1800 085 550 (for the cost of a local call) or in writing to PO Box 833 Canning Bridge Applecross WA 6153.

## **2 (f) Confidentiality**

A complainant's desire for confidentiality is respected and kept. Active Debt Specialists will not disclose information that is personally identifiable, unless it is needed for addressing the complaint and/or the complainant expressly gives consent.

## **2 (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.

## **2 (h) Accountability**

Active Debt Specialists takes responsibility for actions taken and decisions made.

Information surrounding complaints and how they are dealt with is recorded in the Active Debt Specialists complaints register.

## **2 (i) Continual Improvement**

The quality of products and services and the continual improvement of the complaints handling process is an on-going objective for Active Debt Specialists. A review of Internal Dispute Resolution (IDR) procedures will be conducted no less than once per year.

## **3. Commitment**

Active Debt Specialists is actively committed to effective and efficient complaints handling. Management will ensure that this commitment will be demonstrated by:

- Ensuring all relevant staff are aware of, and educated about, Internal Dispute Resolution 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**

Active Debt Specialists 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 Active Debt Specialists 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:

### **5 (a) Identifying Complainants**

When a complainant contacts Active Debt Specialists regarding a complaint, Active Debt Specialists will identify the complainant two forms of identification

Complaints will not be discussed with a third party unless it is needed for addressing the complaint and/ or the complainant expressly gives consent.

### **5 (b) Gathering Information**

Questions will be used to gather information about a complaint and complainant.

### **5 (c) Maintaining**

Records are entered by the person handling the complaint and is maintained by the complaints officer.

### **5 (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.

### **5 (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 document destruction bin.

## **6. Analysis & 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;
- Outcome of complaint;
- Subject of complaint; and Timeliness of response

## **7. Maximum Timeframes at Internal Dispute Resolution**

Where a complaint does not involve hardship/postponement of enforcement proceedings and default notices relating to money's owed to Active Debt Specialists, 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 written response will not be provided if the dispute is settled within one business day of being received & a written response was not requested. Active Debt Specialists will make reasonable efforts to ensure that timeframes shorter than 45 days are regularly achieved.

Where the above timeframes cannot be met, Active Debt Specialists will:

- Inform the complainant of the reasons for the delay;
- Advise the complainant of their right to escalate to External Dispute Resolution (EDR); and
- Provide the complainant with the name and contact details of the relevant EDR scheme to which they escalate their concern.

## 8. External Dispute Resolution (EDR)

Active Debt Specialists is a member of the Australian Financial Complaints Authority (AFCA), and our registration number 71186.

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.

## 9. Complaints Handling Process

### 9 (a) Receiving Complaints

Active Debt Specialists will accept complaints via telephone, email, post and in person. Complaints can be made via email to [info@activedebt.com.au](mailto:info@activedebt.com.au), verbally to 1800 085 550 (for the cost of a local call) or in writing to P.O. Box 833 Canning Bridge Applecross WA 6153.

Upon receiving a complaint Active Debt Specialists will contact the complainant to acknowledge the receipt of the complaint and to obtain details to assist in the investigation process.

### 9 (b) Investigating Complaints

Active Debt Specialists will identify and analyse information/circumstances surrounding the complaint. The complaint will be referred to the Managing Director for investigate and response.

### 9 (c) Responding to Complaints within Appropriate Time Limits

We will respond to the complaint via telephone and confirm the details in writing.

Active Debt Specialists will make every reasonable effort to ensure this reply is made as quickly as possible and that timeframes for responding to complaints are met.

### 9 (d) Referring Unresolved Complaints to an External Dispute Resolution

Should a complainant not be satisfied with the outcome of their complaint, Active Debt Specialists is a member of the Australian Financial Complaints Authority (AFCA) and the complainant will be informed that if they are dissatisfied with a result they have the right to pursue their complaint with an External Dispute Resolution scheme for review by phoning 1800 931 678 or by visiting the AFCA website [www.afca.org.au](http://www.afca.org.au) for additional contact information.

### 9 (e) Recording Information about Complaints

Details will be recorded & filed in the Active Debt Specialists complaints register.

## **9 (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 Active Debt Specialists
- Full refund of money paid to Active Debt Specialists
- Discount of Active Debt Specialists '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 the Managing Director.

Following an investigation, where Active Debt Specialists determines that we have acted equitably, honestly and fairly, a remedy may not be offered.

## **11. Internal Structures & Reporting Requirements for Complaints Handling**

All complaints are required to be reported to the Managing Director, who will determine the severity, complexity and urgency of the complaint, investigate and respond to the complainant as quickly as possible and within a maximum of 45 days.

*Last updated: 1/7/2021*