

Complaints Handling Policy

1. OBJECTIVE

This Policy outlines the regulatory requirements, business approach and operational processes for Prushka Fast Debt Recovery Pty Ltd (“Pruskha”), Mendelsons Lawyers Pty Ltd (“Mendelsons”) and Zurich Capital & Finance Pty Ltd (“Zurich”) (“the business”) for operating its Complaints Handling Process.

The purpose of this Policy is to:

- (a) Recognise, promote and protect debtors and clients rights to complain about their dealings;
- (b) Ensure the Complaints Handling process is easily accessible;
- (c) Document actions required for achieving resolution;
- (d) Provide a framework for resolving Complaints in a timely, efficient and courteous manner.

In developing this Policy, the business has adopted industry best practice for ensuring its Complaints Handling process is compliant with and meets regulatory requirements.

2. DEFINITION

A complaint is defined as *“An oral or written expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly required”*.

3. BACKGROUND

A complaint may commence via the following mediums:

- Website / Online Platforms
- Telephone
- Email
- Written Correspondence

A complaint may also commence as a result of a debtor or client engaging representation of a third party, examples being:

- Lawyer/Solicitor
- Family/Friend
- Ombudsman
- Financial Counsellor
- Credit Repair Agency

4. STATEMENT

The business takes pride in its dealings with debtors, clients (and their representatives), ensuring a professional, respectful and ethical approach is always undertaken.

The purpose of this Policy is to embed an effective and efficient Complaints Handling process that is aligned with business values, core vision and strategic objectives.

The business recognizes debtors and clients have the right to complain, have their complaint heard and be treated with dignity and respect. Any debtor or client who makes a complaint also has the right to not be discriminated against as a result of making the complaint. This means debtors or clients will not be treated unfavorably, including the way we communicate and provide services both during the resolution of the complaint and once the complaint is resolved.

Timeliness in responding to complaints is critical for operating an effective Complaints Handling process and for ensuring regulatory requirements are met.

The business has a complaints management platform for tracking, recording and where necessary, escalating the resolution process for enabling prompt and efficient management of all complaints.

Daily visibility of complaints activity by management is achieved via automated reporting for ensuring correct management of the Complaints Handling process. This also provides opportunity for management to undertake preventative action where process improvement is required.

The Complaints Handling process is subject to regular review, annually at a minimum.