

CCC FINANCIAL SOLUTIONS PTY LTD

DISPUTE RESOLUTION PROCEDURE

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Purpose

CCC Financial Solution Group are focused on having complaints or disputes with a customer resolved as fairly and quickly as possible through direct engagement in an internal dispute resolution process.

In doing this CCC Financial Solutions Group will:

- Achieve increased satisfaction in the delivery of CCC Financial Solutions Group products and services;
- Recognise, promote and protect a customer, client, agent, provider or any other third party and their rights including the right to comment and complain;
- Ensure that our framework for resolving complaints is efficient, fair and easily accessible both internally and externally;
- Provide relevant, timely and accurate information on CCC Financial Solutions Group's complaint handling process; and
- Monitor and report on all complaints with the intention of improving the quality of our products and services.

If a complaint cannot be resolved in this way, we support the right of customers to have their complaints heard outside of CCC Financial Solution Group through the relevant Ombudsman Service– these are free and independent external dispute resolution schemes.

Scope

The procedure has application to all employees working with CCC Financial Solutions Group including senior management and the board of directors.

The procedure has application to all complaints or disputes received from a customer, client, agent, provider or any other third party.

Responsibilities

Senior Management Group (SMG)

- The SMG has the responsibility and authority for implementing and maintaining all requirements of this procedure.

Supervisor/Coordinator

- Ensuring the requirements of this procedure is implemented internally across the various departments.

Employees

- Complying with this procedure and related advice in the undertaking of Customer Service/Debt collection related business activities in the workplace.

Procedure

Definitions

Complainant – a customer, client, agent, provider or any other third party who makes a complaint.

Complaint – an expression of dissatisfaction made to or about the organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or required.

Ombudsman services

Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au/

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

Energy Ombudsman Schemes

Energy ombudsman schemes receive, investigate and facilitate the resolution of customer complaints about electricity and gas companies. Their services are free to consumers.

There are different ombudsman schemes for each state/territory.

Energy ombudsman contact details

| State | Ombudsman | Telephone | Website |
|------------------------------|--|--------------|--|
| Queensland | Energy and Water Ombudsman Queensland | 1800 662 837 | www.ewoq.com.au |
| New South Wales | Energy & Water Ombudsman NSW | 1800 246 545 | www.ewon.com.au |
| Australian Capital Territory | ACT Civil and Administrative Tribunal | 02 6207 1740 | www.acat.act.gov.au |
| Victoria | Energy and Water Ombudsman (Victoria) | 1800 500 509 | www.ewov.com.au |
| South Australia | Energy and Water Ombudsman South Australia | 1800 665 565 | www.ewosa.com.au |
| Tasmania | Energy Ombudsman Tasmania | 1800 001 170 | www.energyombudsman.tas.gov.au |
| Northern Territory | Office of the Ombudsman | 1800 806 380 | www.ombudsman.nt.gov.au |

Telecommunications Industry Ombudsman

Website: www.tio.com.au/

Telephone: 1800 062 460 (free call)

The Australian Small Business and Family Enterprise Ombudsman

Website: www.asbfeo.gov.au/

Telephone: 1300 650 058 (free call)

Guiding Principles

Our Commitment

CCC Financial Solutions Group is committed to the efficient and fair resolution of all complaints. All levels of employees within the business will acknowledge a complainant's right to comment and complain. Complaints provide CCC Financial Solutions Group with an opportunity to improve the quality of its products, services and processes. With this in mind all levels of employees will actively seek feedback during interactions with a customer, client, agent, provider or any other third party.

Accessibility

Complaints may be submitted in the format that is most appropriate and comfortable for the complainant (ie: letter, fax, email, by telephone or via the internet).

Responsiveness

CCC Financial Solutions Group will respond to complaints in a timely manner following the guidelines below:

- The complainant will be contacted within 24 hours to acknowledge receipt of the complaint and outline the complaints handling process.
- Following this initial interaction, the complainant will be contacted within 7 days (or at an alternative time agreed to by both parties) and will be provided with information on the progress of the complaint.
- Contact will be made with the complainant not less than each 7 days thereafter (or at an alternative time agreed to by both parties) until the complaint is satisfactorily resolved.

- Where the complaint is referred or escalated during the process of resolution, the complainant will be informed.
- Guidelines have been followed.
- Provide all relevant material to support the complaint w

Objectivity

This procedure recognises the need to be fair to the individual or group raising the complaint, the business and also the person against whom the complaint is raised. Each complaint will be addressed in an equitable and unbiased manner through the complaints handling process.

The complainant has the right to:

- Be heard.
- Know whether CCC Financial Solutions Group's relevant product and service here this does not breach privacy regulations.
- Be informed of the response to their complaint throughout the complaint handling process.
- Be informed of CCC Financial Solutions Group's decision and the reason for its decision on the disputed matter(s).
- Know that their complaint may be reviewed by an independent Ombudsman Service or industry regulator (if appropriate).

CCC Financial Solutions Group or the individual (ie: employee) about whom the complaint is made has the right to:

- Provide sufficient detail about the complaint to enable a thorough investigation of the complaint.
- Be informed of the decision and the reason for this decision.

In summary, all parties involved in the dispute will remain informed throughout the complaint handling process. Each party will be informed of the outcome of the complaint by way of a detailed written response.

Charges

Any individual or group may register a complaint with CCC Financial Solutions Group free of charge.

Confidentiality

Personally identifiable information concerning a complainant will be used for the purposes of addressing and resolving the complaint only.

Customer-Focused Approach and Continual Improvement

CCC Financial Solutions Group will foster a customer-focused approach, recognising that complaints and feedback provide the business with an opportunity for improvement.

Accountability

Each CCC Financial Solutions Group employee accepts responsibility for effective complaints handling. The employee with whom a complainant first has contact with has the authority to resolve a complaint and to remedy the situation within the company delegations and will keep the complainant informed during the process. Each employee will follow the guidelines set in this policy when handling complaints.

Complaints and Handling Framework

Responsibility and Authority

All CCC Financial Solutions employees will:

- Have training in complaints handling (as relevant to their roles).
- Treat customers in a courteous manner and promptly respond to their complaints or direct them to the appropriate individual to handle their complaint.
- Show good interpersonal and good communication skills.
- Be aware of their roles, responsibilities and authorities in respect of complaints.
- Be aware of what procedures to follow and what information to give to complainants.

Planning and Design

Objectives

CCC Financial Solutions Group has established the following complaints handling objectives:

- Complaints are to be resolved by Collection Officers at the first point of contact in the majority of cases where appropriate.
- The need for the escalation of complaints is kept to a minimum and done on an 'as needed basis'.
- Where a complainant requests consideration by a management representative this will be a mandatory requirement.
- Complainants are responded to in a timely manner in accordance with this CCC Financial Group's Dispute Resolution Procedures.
- Notify management of any unresolved complaints.
- Report complaints which may have a significant impact on CCC Financial Solutions Group immediately to a Customer Service Manager (who will report to the CEO) for review and redress (if applicable).
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Resources

CCC Financial Solutions Group recognises that employees are the most important resource in the complaints handling process. CCC Financial Solutions Group will ensure that employees are adequately trained and provided with sufficient support to handle complaints appropriately. Training will be provided at the induction stage for all employees and will be updated and reinforced as necessary.

Employees will have the knowledge, experience and capabilities to make informed decisions during the complaints handling process. CCC Financial Solutions Group will maintain a comprehensive system that will allow for the efficient recording, tracking, monitoring and reporting of all complaints.

Operation of Complaints Handling Process

Communication

Information relating to the Dispute Resolution process at CCC Financial Solutions Group will be made available to all complainants in plain language and, as much as possible, in formats accessible to all.

The information will include:

- Where and how complaints can be made (ie: by letter, fax, email, telephone or via its website).
- The information required from the complainant (ie: details of the complaint).
- The process for handling complaints as stated in this policy.
- Time periods associated with various stages of the complaint.
- Acknowledge complaints within 24 hours and then respond every 7 days until resolved.
- Information on the independent Ombudsman Service or industry regulator and the right to raise a complaint with it at any time.

The complainant's options for remedy such as:

- Adjustment – complainant has an adjustment made to a claim that was previously processed in error or an adjustment to a contribution payment.
- Apology - complainant is tendered an apology due to an error or lack of service, however no compensation/adjustment is required. The apology may be oral or in writing. If an adjustment or other action is taken this will take precedence in coding the action step.
- Other assistance - complainant is offered financial assistance (ie: extended payment arrangement).
- Information - complainant is provided with information that satisfies the request.
- Waiver of fees - complainant is provided with a waiver of fees applied to their account.
- Referral - complainant is referred to another agency (ie: Ombudsman, ASIC, AFSA).
- Other - any other remedy that is not covered above.
- How the complainant can obtain feedback on the status of the complaint (ie: the complainant may contact our office any time by any method for information about the status of their complaint).

Receipt of Complaints

The record will include the following information:

- Description of the complaint.
- Requested remedy.
- The products, services, staff or the handling of a complaint complained about.

- Due date for a response (if a due date is not recorded, a response will be required every 7 days until the complaint is resolved, refer to the Complaints Handling section of this procedure).
- Additional Information relating to the complaint.
- Any immediate action that has been taken.

Tracking Complaints

The complaint is recorded on the clients account (file notes in Collect!) from the initial receipt of the complaint to the final resolution. Any documents or other information with regard to the complaint are also attached the clients account file in Collect!. The complainant may contact CCC Financial Solutions Group at any time to obtain an update as to the status of the complaint.

Acknowledgement and Initial Assessment of Complaints

Complaints will be acknowledged within 24 hours of receipt. At this point an initial assessment of the complaint will be made to determine the most appropriate course of action. Factors such as the complainant's personal circumstances and impact on the business will be a significant consideration.

The employee will:

- Identify themselves.
- Actively listen.
- Record the details of the complaint on the clients account.
- Determine the complainant's preferred resolution to the complaint.
- Show empathy and be courteous without laying blame on any individual, group or the business.
- Actively work with the complainant on a fair and mutual resolution to their complaint.

Investigation of Complaints

All complaints are taken seriously and will be investigated thoroughly with the aim of providing a fair resolution to the complaint.

Response to Complaints

Following the investigation of the complaint, CCC Financial Solutions Group will provide the complainant with a response and remedy as outlined in this procedure. The employee is responsible for providing a response within the agreed timeframe between themselves and the complainant.

Communicating the Decision

Once a decision has been made, the complainant will be contacted immediately by the most appropriate means for their complaint (ie: letter, fax, email or telephone).

Closing the Complaint

If the complainant accepts CCC Financial Solutions Group's decision, the agreed action will be implemented and the file will be updated to reflect any changes. If the complainant does not accept CCC Financial Solutions Group's decision, the complaint will remain open and the complainant will be made aware of other internal and external forms of review available to them.

Maintenance and Improvement

Collection of Information

CCC Financial Solutions Group uses a comprehensive system for the collection of data. This system records information about each and every interaction with customers/clients including complaints.

Analysis and Evaluation of Complaints

CCC Financial Solutions Group uses the data recorded for regular monitoring and reporting.

Monitoring the Dispute Resolution Process

The CCC Financial Solutions Group Dispute Resolution Procedure will be reviewed on an annual basis.

Auditing of the Dispute Resolution Process

CCC Financial Solutions Group will regularly perform audits in relation to the Dispute Resolution process and provide information about conformity with the guidelines set out in this policy and the ability of CCC Financial Solutions Group to achieve its objectives.

Management Review of the Dispute Resolution Process

The CCC Financial Solutions Group management team will review the Dispute Resolution process on an annual basis to:

- Ensure its continuing suitability, adequacy, effectiveness and efficiency.

- Identify and address instances of non-conformity with applicable statutory and regulatory requirements.
- Identify and correct product, process and service deficiencies.
- Assess opportunities for improvement and the need for changes to the complaints handling process.
- Evaluate potential changes to the Dispute Resolution Procedure and objectives for the betterment of its customers experience during the complaint handling process.

The input to management review should include information on:

- Internal factors such as changes in the policy, objectives, organisational structure.
- Resources available, and products offered or provided.
- External factors such as changes in legislation, competitive practices or technological innovations.
- The overall performance of the complaints handling process and the results of the continual monitoring of the process.
- The results of audits.
- The status of corrective and preventive actions.
- Follow up actions from previous management reviews.
- Recommendations for improvement.

The output from the management review should include:

- Decisions and actions related to improvement of the effectiveness and efficiency of the complaints handling process.
- Proposals on product improvement.
- Decisions and actions related to identified resource needs (ie: training).
- Records from management review should be maintained and used to identify opportunities for improvement and resource requirements.

Continual Improvement

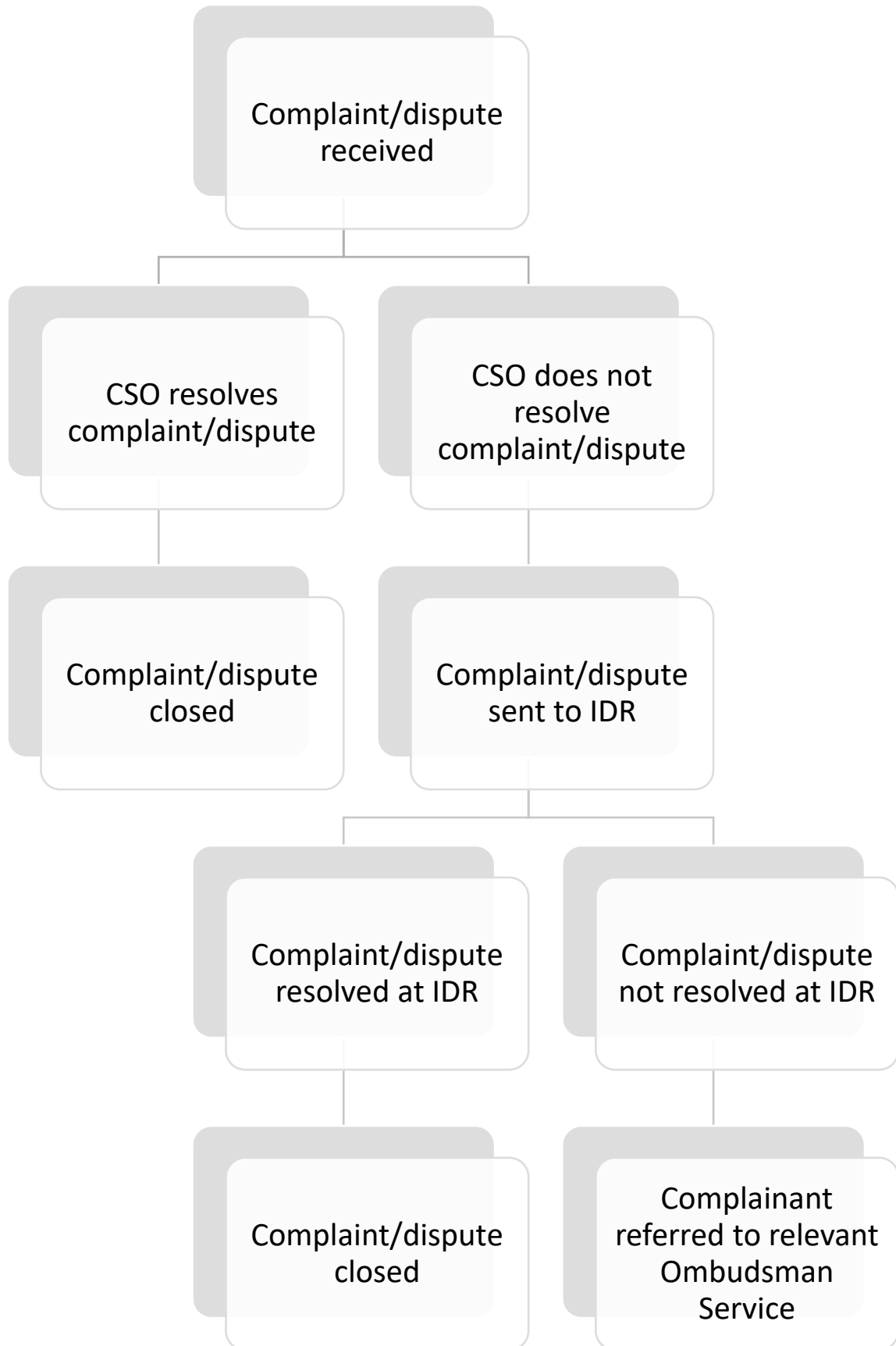
CCC Financial Solutions Group will continually improve the effectiveness and efficiency of the complaints handling process. In doing so the business will:

- Explore, identify and apply best practices in complaints handling.
- Foster a customer-focused approach within the business.
- Encourage innovation in Dispute Resolution development.
- Recognise exemplary Dispute Resolution behaviour.

Related Documents

N/A

Dispute Resolution Process Flow Chart



Please note that complaints submitted via our complaints mailbox or website will be dealt with by our dispute resolution team in the first instance.