

Complaints handling

What is a complaint? A complaint is when you tell us that you are dissatisfied with our services or our conduct towards you. This may include how we handle your account on behalf of our clients, any interactions you may have with our staff or how we manage complaints. You have a right to complain.

If you tell us that you are unhappy with our service, we may ask if you would like your concern managed as a complaint.

How to make a complaint

You can make a complaint to us by:

- **Phoning +61 2 9472 7400 weekdays 9am – 5pm AEST**
- **Emailing compliance@cfmg.com.au**
- **Writing to Locked Bag 1016 Gordon NSW 2072**

If you do not wish to make a complaint yourself, you can nominate someone else to do it on your behalf. If you would like to nominate someone, let us know by contacting us (as above). We can also help you make a complaint.

If accessibility is an issue, you can use the following Australian Government services to help make your complaint:

- National Relay Service: 133 677
- Translating & Interpreting Service: 131 450

What happens once you make a complaint?

Our aim is to resolve all complaints immediately although we may not always be able to do so. If we are not able to, your complaint will be handled as follows:

Acknowledgement

When you make a complaint, we will acknowledge your complaint in writing (via your preferred email) within 2 business days.

When acknowledging your complaint, we will give you a unique case number that you can quote to receive updates on the status of your complaint.

Investigation and resolution

We will investigate as necessary and contact you within 5 business days to discuss how to resolve your complaint.

If we are unable to find a resolution within 5 business days, we will contact you to provide an updated timeframe for expected resolution.

Closing your complaint

Once your complaint has been resolved, we will let you know. We will not close your complaint unless you agree that your complaint has been resolved.

Attempts to make contact

If we are not able to contact you via your preferred contact method and/or we do not receive a response from you within 10 working days, we will consider your complaint resolved and closed.

Frivolous and vexations complaints

Sometimes, after careful consideration, we may decide that:

- We are unable to do anything further to resolve your complaint or assist you further; or
- Your behaviour or complaint is frivolous or vexatious

If we decide this, we'll tell you within 5 business days of making this decision and provide you with our reasons for doing so.

If you are not happy with our process

You can ask for your complaint to be escalated if you are not satisfied with our approach to your complaint. If you do so, your complaint will be escalated to our Complaints Manager for consideration and response.

If any point you are not satisfied with our handling of any aspects of your complaint, you can contact us and we will escalate your complaint internally.

Additional things to consider

- If you are experiencing financial hardship, we are able to provide support through financial hardship assistance.
- Any information we collect when you make a complaint is handled in accordance with our Privacy Policy cfmg.com.au/privacy
- If your complaint relates to how your personal information is handled by us, please refer to our Privacy Policy cfmg.com.au/privacy
- Our company does not purchase debts, nor does it issue credit products. We do not hold a Credit Licence and are not regulated by the National Consumer Credit Protection Act 2009 (NCCP).
- We are not a member of an External Dispute Resolution (EDR) scheme. If you would like a dispute escalated to EDR, you should contact the issuer of the credit contract to which your dispute relates. We can assist you with this process if you need further assistance.



Central Finance Management Group (CFMG) is the parent service company for ECOLL, Insolvency Management Services & Linton Pitt Lawyers

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