

Complaints and Feedback Policy



1. Introduction

Maxxia (us, we, our) provides accessible, fair and independent dispute resolution for its customers. In the provision of its services, Maxxia is aware of the importance of a clear and transparent Complaints and Feedback process. We want to ensure all complaints about our products and services are managed with a high level of fairness in accordance with our organisation's values.

This is a free service to all Maxxia customers.

2. Key Principles of the Complaints and Feedback process

This Policy is underpinned by the following guiding principles:

- Objectivity, fairness, transparency and respect.
- Commitment to providing a comprehensive complaints handling process.
- Recognising and respecting our customers' right to lodge a complaint.
- The complaining party must know who is handling their complaint.
- All complaints are acknowledged and responded to promptly and sensitively.
- All customers are advised the date by when they will receive a response to their complaint.
- All complaints are dealt with in a manner that is effective, fair to all parties and provides a clear outcome.
- All complaints are recorded to enable review of individual cases, the identification of trends and to review service efficiency.
- All complaints are recorded in a prompt, accurate and accessible manner to enable the identification of customer dissatisfaction.
- Complaint recording also provides the ability to highlight and correct the cause of complaints.

3. Lodging a Complaint

If you wish to lodge a complaint, or if you have an issue which requires clarification, do not hesitate to call us directly on the number shown below. In the majority of cases, complaints are quickly resolved over the telephone by our experienced customer service representatives.

However, if a complaint remains unresolved after speaking to our staff, Maxxia provides a number of options for you to lodge a complaint.

Complaints may be lodged:

Via our website:

www.maxxia.com.au

Via email:

info@maxxia.com.au

Via mail to:

Maxxia Pty Ltd Locked Bag 18, Collins Street
East Melbourne VIC 8003

Via phone:

1300 123 123

Via facsimile:

1300 733 444

Telephone Interpreting Service:

Phone: 131 450

4. Receiving Complaints

Complaints may be received in person, over the telephone or in writing.

5. Complaint Resolution at first point of contact and responding to complaints

Maxxia aims to deal with complaints directly and quickly. However, all complaints require, to a greater or lesser degree, an investigation in order to determine what has happened and what course of action is needed in response.

Options for resolution may include, but are not limited to:

- explaining the process employed by Maxxia which led to the complaint;
- training/education of staff;
- education of complainant;
- further complaint investigation;
- offering an apology; or
- ongoing monitoring of an issue.

We will keep you informed regarding the action that is being taken to resolve your complaint and the time when you will be next contacted.

6. Timeframes

When responding to complaints, we will endeavor to acknowledge your complaint:

- Via telephone: immediately.
- In writing (either email or letter) within 1 business day of receipt.

We aim to provide you with a final response no later than 30 days after receipt of your complaint (or 21 days if it relates to financial hardship or debt collection).

7. Complaint Handling Escalation Process

A complaint is referred to the next level of management when the matter is outside a staff member's ability to resolve the complaint.

In cases where you do not feel comfortable in making a complaint to those directly involved, the appropriate team leader/manager will speak to you. If you do not wish to speak to, or correspond with a team leader/manager, you may be referred to a Resolutions Specialist within the Customer EASE Team.

Wherever possible, complaints should be dealt with by staff members from the team involved. However, for more serious matters or those with potential broader implications, a manager will be notified and participate in the resolution.

8. Customer Advocate

The Customer Advocate position operates with the full authority of the Chief Executive Officer and sits independently of Operations. Unresolved complaints are referred to the Customer Advocate by senior operational managers and you are also able to escalate your concerns to the Customer Advocate directly.

If the Customer Advocate is unable to resolve the dispute, the customer will be referred to the Australian Financial Complaints Authority (AFCA) for a final resolution. The Customer Advocate will make submissions on behalf of the company to AFCA if necessary.

The Customer Advocate will conduct audits of the complaints handling process throughout the organisation to ensure compliance with this Policy.

The Customer Advocate's contact details are:

Phone: 1300 649 515

Email: CustomerAdvocate@mmsg.com.au

Fax: 1300 733 444,

or in writing to:

Customer Advocate

McMillan Shakespeare

Locked Bag 18, Collins Street East Melbourne VIC 8003

9. External Disputes Resolution

If Maxxia and the Customer Advocate are unable to resolve your complaint, you are able to escalate your concerns at any time to AFCA.

Contact AFCA:

via website: www.afca.org.au

via telephone: 1800 931 678

via fax: (03) 9613 6399

via email: info@afca.org.au or

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

10. Policy Review

The Policy will be reviewed annually or as otherwise appropriate.