

Complaints and Feedback Policy

1. Overview

Maxxia provides accessible, fair and independent dispute resolution for its customers. In the provision of this service, 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's customers.

This policy is aligned with ASIC's Regulatory Guides 139 (RG139) and 165 (RG 165) and the Australian Standard – Customer Satisfaction – Guidelines for complaints handling in organisations (AS ISO 10002 – 2006).

2. Complaint Definition

AS ISO 10002 – 2006 defines a complaint as follows:

'An expression of dissatisfaction made to an organisation, related to its products, or the complaints handling process itself, where a response is explicitly or implicitly expected'.

In line with the above, Maxxia will consider any expressed dissatisfaction about its products or services, where a response is explicitly or implicitly expected, as a complaint.

Maxxia takes complaints about its products and service very seriously. This policy is designed to ensure Maxxia provides the highest levels of customer service in relation to its complaints handling processes.

3. Key Principles of the Complaints and Feedback process

This Policy is underpinned by the following guiding principles:

- Fairness, transparency and respect
- Commitment to providing an integrated 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
- Recording complaints 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.

4. 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

5. Receiving Complaints

Complaints may be received in person, over the telephone or in writing. Staff at all levels will record and deal with complaints and know what action they can take to resolve them. Complaints that cannot be resolved at the first point of contact (i.e. over the phone) require an acknowledgement either verbally or in writing (i.e. via email) that you will receive a response within 2 business days.

When complaints are received verbally, staff will:

- provide you with an explanation of the events that occurred, if known at the time
- comprehensively record the conversation and concerns, along with all necessary details (names, date issue first arose etc) into the company's computer system (even if the complaint is resolved)
- identify the issues for resolution, including the key concerns raised by you
- if any of the issues are unclear, clarify them with you directly
- know when to escalate the complaint to a Team Leader or Manager
- advise you of the complaints handling process, and
- commence handling the complaint if appropriate.

When complaints are received in writing, staff will:

- acknowledge receipt of the complaint by contacting you within 1 business day of receipt, and
- follow the points above for when complaints are received verbally.

6. Investigating the Complaint – Information Collection

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. The person managing the complaint needs to consider:

- what information is required and where to source it
- how it should be collected (system's review, phone call, document review etc.)
- how it should be communicated to the complainant (verbally, via email, letter etc.).

7. Responding to Complaints

Once the information has been analysed, the person managing the complaint should be in a position to action a response. Actions taken to resolve a complaint must be based on the evidence, address the issues raised, and be informed by the principles of fairness, respect and transparency. If there is any doubt over the appropriate action in regards to a complaint, the person managing the complaint is to use the Complaints Handling Escalation Process outlined in Section 8 below.

Options for appropriate action 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

Staff will ensure that the outcome of the complaint investigation is clearly communicated to you. Final responses may be in the form of a letter, an email or via telephone. The final response will:

- address each of the points raised by you with a full explanation, or if that is not currently possible, provide you with the reasons why a detailed response is not available and advise you that a further response will be provided within 2 business days
- give specific details about the investigation i.e. sources of information, what has been discovered to date etc
- ensure that you have been provided with the contact details of the staff member who is responsible for handling your complaint, and
- include details of further action available to you, if appropriate.

8. 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 will be referred to a senior manager.

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.

9. 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.

If the Customer Advocate is unable to resolve the dispute, the customer will be referred to the Financial Ombudsman Service (FOS) for a final resolution. The Customer Advocate will make submissions on behalf of the company to FOS 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:

- via phone: (03) 9097 3758
- via email: CustomerAdvocate@mmsg.com.au
- via fax: 1300 733 444, or
- in writing to: Customer Advocate
McMillan Shakespeare
Locked Bag 18, Collins Street East
Melbourne VIC 8003

10. External Disputes Resolution

In those instances where a customer does not accept the final resolution offered by McMillan Shakespeare in attempting to resolve a dispute, the customer is to be referred to the Australian Financial Complaints Authority.

The final resolution is defined as the settlement offer made to the customer by the Customer Advocate.

Contact the Australian Financial Complaints Authority:

- 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

11. Policy Review

The Policy will be reviewed every 12 months and any proposed changes are to be directed to the Customer Advocate for consideration.