



Internal Dispute Resolution (IDR)

This document describes our approach to the management of complaints and the framework within the business supports these processes.

Our IDR processes are aligned with our membership of the External Dispute Resolution Scheme (EDRS) which is with Credit Ombudsman Service Limited. (There is a link to the COSL website from our website and our member # is 401788)

We adopt the definition of '**complaint**' in AS ISO 10002-2006, namely 'an 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 or implicitly expected'. This means we will treat all complaints seriously and refer them to IDR unless they are resolved by the end of the next business day.

Receiving complaints

Complaints can be lodged by contacting Craig Titmus, the Complaints Officer by:

- telephoning [1300 367 369]
- e-mailing [craigt@networkfinance.com.au]
- writing to [PO Box 3685 South Brisbane Q 4101], or
- speaking to any representative of our business who will refer complainants to the Complaints Officer.

Complaints will be resolved as expeditiously as possible.

Complainants will be:-

- treated with respect and provided with all documentation and evidence in support of their concerns;
- informed of our complaints handling process, including the avenues for further review of decisions such as an External Dispute Resolution Scheme (EDRS); and
- informed of decisions and the reasons for those decisions.

Complaints handling officer

As the Managing Director, Responsible Manager and Complaints Officer, I will do my best to consider complaints fairly and equally. If I am unable to do so I will consider seeking outside assistance to resolve the dispute.

Investigating complaints

The Complaints Officer will review the complaint carefully and promptly, taking such steps and reviewing such documents as a reasonable person would do.

Your Responsibilities

We respectfully ask you to:

- Not make complaints that are frivolous, unnecessary or which have been previously satisfactorily resolved, and
- Provide such assistance that we may reasonably request for the purpose of assessing and processing your complaint

Responding to complaints

We will respond to a complaint within appropriate time limits and will refer an unresolved complaint to our EDR scheme.

The Complaints Officer will provide a written 'final response' to the complainant within 45 days which will state:

- the final outcome of the dispute at IDR
- the right to take a dispute to EDR (no matter what the result of the investigation was at IDR)
- the name and contact details of our EDR scheme.

If the Complaints Officer is unable to give a final response within the specified period, the Complaints Officer will, before the end of the period:

- inform the complainant of the reasons for the delay
- advise the complainant of their right to complain to EDR
- provide the complainant with the name and contact details of our EDR scheme.

Complaints resolution (under business 1 day)

If at all possible we will attempt to resolve a complaint or dispute to our client's satisfaction by the end of the next business day from when the complaint or dispute was received.

In such circumstances we will not apply our full IDR process with respect to capturing and recording the complaint or dispute and providing a final response on resolution of the complaint.

If a complaint or dispute is received and not resolved by the next business day, the incident will be recorded as a complaint in our Complaint Register.

If a complaint discloses a systemic issue, I will take immediate steps to ensure the issue is appropriately addressed.

The types of remedies available for resolving complaints or disputes

If a complaint is justified, the Complaints Officer will recommend a solution comprising one or more of the following:

- an apology
- compensation
- attempt to vary contractual obligations
- a free service.

Guiding Principles

Visibility – We take reasonable steps to ensure our clients know about the existence of our IDR procedures and how to make a complaint or apply for hardship or postponement. This information is readily available on our website and all staff and representatives who deal with clients have an understanding of our IDR procedures.

Objectivity – We will address each complaint in an equitable and objective manner. Where possible, the complaint will be investigated by a representative not involved in the subject matter of the complaint.

Charges – The IDR procedures are free of charge.

Confidentiality – We will keep information all related information confidential.

Customer focused approach – We will be helpful, friendly and communicate in plain English, showing our commitment to resolving complaints.

Commitment – We are actively committed to efficient complaint handling and these procedures are published on our website.

Analysis and Evaluation of Complaints – All complaints will be classified and then analysed to identify systemic recurring and single incident problems and trends.

Complaints communication example

Our reputation is built on matching the appropriate product(s) to the individual's requirements. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where clients may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact Craig Titmus first and tell them about your concerns.

Step 2

We pride ourselves on the company's reputation, and want to ensure that all concerns and complaints are fully documented, investigated and resolved in a timely manner. So, if the issue is not satisfactorily resolved within 1 working day by talking with Craig Titmus, we will apply our internal complaints process to manage your complaint appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a response to you is 45 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, sometimes it may need to be referred to a dispute resolution scheme, which is external to our organisation. Therefore, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute.



This external dispute resolution process is available to you, at no cost. The details of our External Dispute resolution scheme are below:

Credit Ombudsman Service Limited
Level 6 50 Park St, Sydney, NSW 2000
Phone 1300 78 08 08
Fax 02 9267 3125
Email info@creditombudsman.com.au
Web www.creditombudsman.com.au

Annual Review

Our IDR process is reviewed annually by Craig Titmus. The review is to ensure continuing compliance with applicable laws, the requirements of any Licence issued to our business and relevant industry standards. The review will also ensure the guidance remains applicable to our business and continues to achieve its purpose.

Any amendments to our IDR process will be communicated to our staff and representatives by email and updated in our internal guidance document and on our website.

Date of Last Review: 1/1/2012