

Complaints Policy

Do you have a complaint?

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix the problem. We will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction.

To assist us in helping you:

- 1. Gather all supporting documents about your complaint. Then think about the questions you want answered and decide what you want us to do.
- 2. Next, contact our Dispute Resolution Officer and explain the problem. You can contact us by phone, fax, mail or email. We would prefer your complaint was reduced to writing so we fully understand your issues.
- 3. We will then review the situation and if possible resolve it straight away. Letting us know about the problem is often all that's required to resolve most issues.

How can you contact us?

You can contact us in writing or by telephone:

Address: Suite 28 25 Walters DriveOsborne Park WA 6017

Tel: + 61 8 9244 4493

Email: harry@leasingservices.com.au Website: www.leasingservices.com.au

How long will it take before we get back to you?

We will acknowledge your complaint within 24 hours of receipt or as soon as practicable.

If we are unable to immediately resolve your complaint upon receiving it, we will provide you with a written response within 5 working days indicating what to expect form our further process.

Our aim is to resolve your complaint as quickly as possible. We ensure that any complaint is properly considered and responded to swiftly, and in most cases this will be within 21 days. Some matters however, are more complex and can take a little longer to resolve. If that is the case, we'll keep you informed of our progress. We will notify you of our final assessment of your complaint within 30 days.

Complaint Resolution Procedure

We will do our best to complete our investigation and response in a fair, just and timely manner. Once the complaint has been received, we will try to resolve the matter in a number of ways:

1. Request further information - We may request further information from you. You should be prepared to provide us with as much information as possible, including details of any relevant dates and documentation. This will enable us to investigate the complaint and determine an appropriate solution.

- 2. Discuss options We will discuss options for resolution with you and if you have suggestions about how the matter might be resolved you should raise them.
- 3. Investigation Where necessary, the complaint will be investigated. We will try to do so within a reasonable time frame. It may be necessary to contact other entities in order to progress your complaint.
- 4. Conduct of our employees If your complaint involves the conduct of one of our employees we will raise the matter with the employee concerned and seek their comment and input in the resolution of the complaint.
- 5. The complaint is substantiated If your complaint is substantiated, you will be informed of this. We will then take appropriate steps to resolve the complaint, address your concerns and prevent the problem from recurring.
- 6. If the complaint is not substantiated, or cannot be resolved to your satisfaction you can refer the matter to an external dispute resolution service.

What if your complaint is still not resolved?

We hope we will be in a position within 30 days to completely resolve the issues raised. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, or 30 days have elapsed, you may wish to contact our external dispute resolution service.

Leasing Services is a member of Australian Financial Complaints Authority (AFCA), and their services are available free of charge to consumers at:

Office of the Australian Information Commissioner GPO Box 5218, Sydney NSW 2001

T: 1300 363 992

E: enquiries@oaic.gov.au
W: www.oaic.gov.au

Complaints can be lodged on line through their website.

Privacy Complaints.

If you believe that your privacy has been infringed or a breach of the Australian Privacy Principles has occurred, you are entitled to complain. All complaints should initially be in writing and directed to our Dispute Resolution Officer. We will respond to your complaint as soon as possible, at least within 30 working days.

When this is not possible we will contact you to provide an estimate of how long it will take to handle your complaint.

Where we are unable to resolve your complaints or 30 days have elapsed you may contact the OAIC or AFCA.

Complaints that relate to the provision of access to your information or a request to correct credit-related personal information has not occurred, you may complain directly to AFCA or to the Privacy Commissioner without first complaining to us.

Anonymous complaints.

We are unable to deal with anonymous complaints. This is because we are unable to investigate and followup such matters unless we know your name. In the event however, that an anonymous complaint is received we will note the issues raised and, where necessary, try and resolve them appropriately.

Pacit Pty Ltd trading as Leasing Services of Western Australia ACN 009 282 704 Australian Credit Licence No. 389430

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