



**COMPLETE CREDIT**  
SOLUTIONS

# COMPLAINT GUIDE

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## ABOUT THIS DOCUMENT

At Complete Credit, we care about providing our customers with tailored solutions which helps them to leave previous financial obligations behind, but if we get things wrong, we want to hear from you.

Our aim is to resolve concerns raised in a fair and timely manner with the objective of arriving at an amicable solution in the interest of all related parties concerned.

This document explains how to make a complaint, what you can expect from us and how long you can expect the process to take. It also outlines how to contact or the Australian Financial Complaints Authority (AFCA) if you're not satisfied with how we respond to your complaint, or if we haven't been able to resolve your complaint in the timeframe we promised.

## OUR COMMITMENT

- We will use clear, professional, and respectful communication as well as 'plain English' language in our communications with you.
- We will provide information about our complaint handling process, the timeframes that apply and the progress of your complaint.
- We will provide a complaint resolution process that is free of charge. We will review the information you provide and will listen carefully and try to resolve your complaint at the time you raise it with us.
- If we can't resolve your complaint promptly, we will continue with our investigation. We generally aim to resolve complaints within 21 days.
- If we need more time to investigate and resolve your complaint, we will notify you in writing which will also include AFCA's contact details.
- We will work with you to explore options for resolving your complaint. If we cannot resolve the complaint with you, we will provide the reasons for our views and the information we relied on to reach our decision.
- We will confirm the resolution in writing if the resolution takes longer than 5 business days, if you request a written response, or if the complaint is about financial hardship.
- We will tell you about the options available to have your complaint reviewed.

## IF YOU NEED HELP MAKING A COMPLAINT

- You may appoint someone else to manage your complaint on your behalf, for example, a friend or family member, a legal representative or financial counsellor.
- We will talk to your representative if you authorise us to do so.
- We can arrange an interpreter via Translating and Interpreting Service (TIS) to assist you in lodging and managing your complaint, subject to availability.
- We can also arrange for assistance for you if you are deaf, hard of hearing and/or have a speech impairment via the National Relay Service (NRS).
- Please let us know if you need help, including any specific needs, to lodge your complaint.

## HOW TO MAKE A COMPLAINT



Online: [www.completecredit.com.au/complaints](http://www.completecredit.com.au/complaints)



Phone: 1300 930 070 (Option 3)



Email: [Complaints@completecredit.com.au](mailto:Complaints@completecredit.com.au)



Mail: PO Box W167, Parramatta Westfield, PARRAMATTA NSW 2150

**When raising a concern, please provide details on what your complaint is about, what has gone wrong as well as the resolution you are seeking.**

## HOW TO HAVE YOUR COMPLAINT REVIEWED IF YOU'RE NOT SATISFIED WITH OUR RESPONSE

You can contact the Australian Financial Complaints Authority (AFCA).

AFCA is external to Complete Credit and will provide a free and independent review of any concerns you may have.

**You can contact AFCA via:**

- **Website:** [www.afca.org.au](http://www.afca.org.au)
- **Phone:** 1800 931 678
- **Mail:** Australian Financial Complaints Authority - GPO Box 3 Melbourne VIC 3001