

## Complaints Handling Policy

Pepper Money Limited, Pepper Asset Finance Pty Limited and its affiliates (individually and collectively referred to as "Pepper Money") considers feedback and complaints as valuable opportunities that assist us to continually strive to improve the products and services we offer to our customers.

Pepper Money follows the fundamental principles of honesty and fairness at all times in dealing with our customers.

Pepper Money as an Australian Credit and Australian Financial Services Licensee is regulated by ASIC. Pepper Money also belongs to the Mortgage and Finance Association of Australia ("MFAA") that comprises individuals and organisations Australia-wide.

### Complaints

We pride ourselves on offering our customers excellent service. However, a situation may arise where you are unsatisfied with the service you received or you have an issue that you would like us to address. In these circumstances we invite you to contact our Customer Service Team first to discuss your concerns

Pepper Money will attempt to resolve your complaint at the first point of contact through our Internal Dispute Resolution processes. If we are unable to resolve your complaint by the end of the 5<sup>th</sup> business day, your complaint will be escalated to our specialised Customer Resolutions Team. Our Customer Resolutions Team may be contacted by any of the following methods:

#### **By Phone**

Call 137 377 to speak to one of our friendly and helpful Customer Resolutions Officers.

#### **By Mail**

Customer Resolutions Team  
Pepper Money Limited  
PO Box 6186  
NORTH SYDNEY NSW 2060

#### **By Fax**

You may wish to fax the material to 1300 598 630

#### **By Email**

Email us at [customerresolutions@pepper.com.au](mailto:customerresolutions@pepper.com.au)

### Dealing with Complaints

#### Acknowledging Complaints

We aim to acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable. We may acknowledge your complaint verbally or in writing. When working out how we will communicate with you, we will take into account the method you used to contact us and any preferences you may have expressed about communication methods.

#### Assessing Complaints

Your complaint will be immediately reviewed and assessed carefully upon receipt. We will explore resolution options as a matter of priority.

### Providing a Response

Once our investigation has completed, we will provide you with an 'Internal Dispute Resolution (IDR) response'. An 'IDR response' is a written communication to you, informing you of:

- a) the final outcome of your complaint (either confirmation of our actions to fully resolve your complaint or reasons for rejection or partial rejection of your complaint);
- b) your right to take the complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our IDR response; and
- c) the contact details for AFCA.

If we reject or partially reject the complaint, the IDR response will clearly set out the reasons for the decision.

However, please be aware that we will not provide you with an IDR response if we close the complaint by the end of the fifth business day after receipt and we have:

- a) resolved the complaint to your satisfaction; or
- b) given you an explanation and/or apology when we can take no further action to reasonably address the complaint.

Of course, we will still provide you with a IDR response even where the complaint is closed by the end of the fifth business day, if you have requested a written response, or if your complaint relates to a hardship matter.

### **Maximum Timeframe for an 'IDR Response'**

We will generally provide you with an IDR response within 30 days after receiving the complaint. However, for some credit-related complaints a different timeframe applies.

### Default Notices

An IDR response for credit-related complaints involving default notices will be provided to you no later than 21 calendar days after receiving the complaint.

### Hardship Notices or Requests to Postpone Enforcement Proceedings

Where a complaint is about a hardship notice or request to postpone enforcement proceedings, the following maximum IDR timeframes apply:

- a) 21 calendar days to consider and determine whether to agree to:
  - i. a change in the terms of the credit contract or lease for hardship; or
  - ii. the request to postpone enforcement proceedings; or
- b) if we require further information about a hardship notice, we have the additional time allowed for credit contracts or leases entered into on or after 1 March 2013. This is up to:
  - i. 28 calendar days from the date the information is requested, but not received; or
  - ii. 21 calendar days from when they consider they have received the information requested.

If we reach an agreement about a hardship notice or postponement of enforcement proceedings, we have a further 30 calendar days to confirm in writing:

- a) the terms of change to the credit contract or lease; or
- b) the conditions of postponement of enforcement proceedings.

#### **If you're not satisfied with our final decision**

If you are not satisfied with our final decision or you feel that your complaint remains unresolved, you can refer the matter to AFCA, our external dispute resolution scheme. Details of the scheme are listed below:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

#### **Additional Assistance**

For customers who are deaf, hard of hearing and/or have a speech impairment, the National Relay Service (NRS) provides call options that can be accessed by phone, web or teletypewriter (TTY).

To make a call through the NRS all you need to do is:

- a) Contact the NRS on 1300 555 727 (standard and overseas calls); and
- b) Ask for the relevant number you want to call