

Complaints & Dispute Resolution Policy

1. OBJECTIVE

This Policy outlines the regulatory requirements, business approach and operational processes for Prushka Fast Debt Recovery Pty Ltd (“Pruskha”), Mendelsons Lawyers Pty Ltd (“Mendelsons”) and Zurich Capital & Finance Pty Ltd (“Zurich”) (“the business”) for operating its Complaints & Disputes Handling Process.

The purpose of this Policy is to:

- (a) Recognise, promote and protect debtors and clients rights to complain and/or dispute;
- (b) Ensure the Complaints & Disputes Handling process is easily accessible;
- (c) Document actions required for achieving resolution;
- (d) Provide a framework for resolving Complaints & Disputes in a timely, efficient and courteous manner.

In developing this Policy, the business has adopted industry best practice for ensuring its Complaints & Disputes Handling process is compliant with and meets regulatory requirements.

2. DEFINITION

For the purposes of this policy:

- A complaint is defined as “An oral or written 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”.
- A dispute is defined as “A conflict or disagreement requiring resolution”.

3. BACKGROUND

A complaint or dispute may commence via the following mediums:

- Website / Online Platforms
- Telephone
- Email
- Written Correspondence

A complaint or dispute may also commence as a result of a debtor or client engaging representation of a third party, examples being:

- Lawyer/Solicitor
- Family/Friend
- Ombudsman
- Financial Counsellor
- Credit Repair Agency

4. STATEMENT

The business takes pride in its dealings with debtors, clients (and their representatives), ensuring a professional, respectful and ethical approach is always undertaken.

The purpose of this Policy is to embed an effective and efficient Complaints and Dispute Resolutions process that is aligned with business values, core vision and strategic objectives.

The business recognizes debtors and clients have the right to complain, have their complaint/dispute heard and be treated with dignity and respect. Any debtor or client who makes a complaint or has a dispute also has the right to not be discriminated against as a result of raising the complaint/dispute. This means debtors or clients will not be treated unfavorably, including the way we communicate and provide services both during the resolution of the complaint/dispute and once resolved.

Timeliness in responding to complaints/disputes is critical for operating an effective Complaints and Dispute Resolution process and for ensuring regulatory requirements are met.

The business has a complaints management platform for tracking, recording and where necessary, escalating the resolution process for enabling prompt and efficient management of all complaints and has an Internal Dispute Resolutions (“IDR”) Policy and dedicated Team for the escalation and appropriate management of disputes.

Daily visibility of complaints/disputes activity by management is achieved via automated reporting for ensuring correct management of the Complaints & Dispute Resolution process. This also provides opportunity for management to undertake preventative action where process improvement is required.

The Complaints & Dispute Resolutions process is subject to regular review, annually at a minimum.