

# Credit Savvy Complaints Policy

Dated 5 October 2021

If there's something we can improve, or you're not satisfied with our products, services, people, or complaint handling process, it's important we hear about it so we can make things right.

We will take your complaint seriously, work with you to address your complaint, and try to find a solution that's fair and reasonable.

## Our complaint handling principles

When responding to complaints in Australia, our people will at all times:

1. Ensure it is free to make a complaint to us.
2. Listen and take the time to understand your concerns.
3. Act honestly, consistently, and fairly in the handling of all complaints.
4. Empower our people to act with authority and integrity when investigating and resolving complaints.
5. Keep you updated on the progress of a complaint.
6. Apologise if we have done the wrong thing and prioritise rectification to make things right.
7. Consider our customers' personal circumstances with sensitivity and respect.
8. Investigate complaints thoroughly and without unnecessary delay
9. Make a genuine attempt to resolve complaints as quickly as possible and provide prompt financial compensation where it is the right thing to do.
10. Cooperate with external dispute resolution bodies.
11. Learn from the complaints we receive and escalate issues which could impact others.
12. Endeavour to avoid legal proceedings by using alternative dispute resolution processes wherever possible.

## Making a complaint

There are a few easy ways to make a complaint so you can choose the one that best suits you.

- Use our [online form](#), or
- Email us at [complaints@creditsavvy.com.au](mailto:complaints@creditsavvy.com.au).

Please tell us:

- Your name and your preferred contact details – though you can make an anonymous complaint if you would prefer, and
- What your complaint is about, including the products or services you are complaining about and what's gone wrong, and the resolution you're seeking.

By giving us as much information as possible, you'll be helping us to resolve things faster. If you have any supporting documentation, please have it handy when you make your complaint.

## If you need help to make a complaint

### Authorising someone else to help you

You may appoint someone else (who must be 18 years or older) to manage your complaint on your behalf, for example, a friend or family member, a legal or other accredited representative, or financial counsellor.

Generally, we'll talk to your representative if you authorise us to do so but in some instances, we may need to get more information (such as their accreditation) from them first.

### Interpreter services

If English isn't your first language, you can access a free interpreter service through [Translating and Interpreter Services \(TIS\)](#). This service is provided by the Department of Home Affairs and is available in over 150 languages. Please let us know if you'd like us to arrange this service for you.

## What happens when you make a complaint?

### We'll acknowledge your complaint

Most complaints can be resolved soon after we receive them or within days.

We'll let you know we've received your complaint (generally by the next business day), give you a reference number, and let you know the name and contact details of the person who's handling it.

### We'll assess the information and work with you to find a fair outcome

We'll assess the information you give us, investigate the issues further at our end if we need to, and work with you to find a fair solution.

If we're unable to provide you with a final response within 30 days, we'll tell you the reason for the delay, give you a date you can expect to hear an outcome and continue to update you on our progress.

## If you're unhappy with the resolution

You can lodge a dispute with the Australian Financial Complaints Authority (AFCA), an external dispute resolution body. AFCA provides a fair and independent complaint resolution service which is free for customers to access:

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

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

Phone: 1800 931 678 (free call)

Postal address: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

## Office of the Australian Information Commissioner

You can also contact the Office of the Australian Information Commissioner (OAIC) if your complaint is about your privacy.

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Phone: 1300 363 992

Postal address: Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001