

Complaints Policy

Introduction

We strive to provide the best possible service and are committed to doing our best to resolve any complaints in a fair, transparent, and timely manner.

Terms

'Complaint' means an expression of dissatisfaction made to or about an organisation related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or impliedly expected or legally required

"IDR response" means a response issued in accordance with Polygon's Internal Dispute Resolution process

'Polygon; 'We', 'Us', 'Our' means The Polygon Group Pty Ltd

'You', 'Your' means the Customer.

Our complaints process

We always take your feedback seriously and work proactively to investigate and resolve all complaints as quickly as possible and in accordance with this policy.

If you have a complaint, please contact us by any of the following methods:

- Email: complaints@polygongroup.com.au; or
- Phone: 1300 858 911; or
- Post: 106 Ashley Street, Torrensville SA 5031.

Any information relating to Polygon's Internal Dispute Resolution process will be provided to you free of charge.

In the course of dealing with your complaint, we will collect certain information from you, including your name, contact details, how you would prefer to be contacted, a description of your complaint and how you would like the complaint to be resolved.

Timeframe for resolving complaints.

We will acknowledge your complaint, generally within 1 business day. The team member responsible for handling your complaint will commence their investigation and will let you know if they require any further information from you. On completing their investigation, they will contact you with an IDR response. If your complaint is regarding hardship or a request for the postponement of enforcement proceedings, we encourage you to contact us by email or phone to assist you as soon as possible.

In the case of complaints involving hardship, a request for postponement of enforcement proceedings or default notices, we must provide you with an IDR response within 21 calendar days of its receipt.

However, if we require additional information in relation to complaints involving hardship or a request for postponement of enforcement proceedings and the agreement was entered into after 1st March 2013, we will have additional time in which to provide you with an IDR response. If the information is not provided, we must provide you with an IDR response within 28 calendar days of our requesting the additional information. Where the information

is provided, we must provide you with an IDR response within 21 calendar days of its receipt.

For all other complaints we must provide you with an IDR response no later than 30 calendar days after receiving the complaint.

Our IDR Response

Our IDR response will include the following information:

- the final outcome of your complaint; and
- your right to take the complaint to the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our IDR response; and,
- the contact details for AFCA.

Except where your complaint involves hardship, an IDR response is not required if the complaint is resolved to your satisfaction within 5 business days of our receiving the complaints or if within that period, we have given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.

We will however provide you with a written response if requested or if the complaint is about hardship.

If you are unhappy with our response

If your complaint is not resolved to your satisfaction, you have the right to refer your complaint to AFCA. AFCA is an independent and external dispute resolution scheme, of which Polygon is a member.

You can lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited

GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Fax: (03) 9613 6399
Email: info@afca.org.au
Website: <https://www.afca.org.au/>

Accessibility Services

If you are deaf or have a hearing or speech impairment, you can contact us on the **National Relay Service**, a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge:

- Talk to text users, please call 133 677 and then ask for 1300 858 911; or
- Speak to listen users, please call 1300 555 727 and then ask for 1300 858 911; or
- Internet relay users, please connect to the NRS and then ask for 1300 858 911.

Contact us

If you have any questions or would like further information about our complaints handling process, please contact us by:

- Email: complaints@polygongroup.com.au; or
- Phone: 1300 858 911; or
- Post: 106 Ashley Street, Torrensville SA 5031.