

**Section One:** [BLSSA Complaint handling process, for reference by Credit Representative.](#)  
[These are the steps that must be followed by a Credit Representative if a dispute arises.](#)

## Complaints: Dispute Resolution Procedures

BLSSA is committed to the effective handling of complaints and resolution of disputes and sees this as a key means of ensuring that the services offered by BLSSA and its representatives are provided efficiently, honestly and fairly.

These complaints and disputes resolution procedures have been created to meet the requirements of the Credit and Investments Ombudsman (CIO) and the MFAA Code of Practice, Australian Standards and relevant laws.

Every Credit Representative, staff member, Principal and Consultant, must understand and follow these procedures.

### What is a complaint?

A complaint is defined in AS ISO 10002-2006 as:

*An 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.*

All representatives (including Credit Representatives) of BLSSA must adopt this definition.

### How may a client complain?

A client may make a complaint in any format, for example by telephone, letter, e-mail or in person and may lodge the complaint with you or BLSSA directly by contacting the BLSSA Complaints Officers:

#### 1<sup>st</sup> point of contact at BLSSA:

Complaints Officer

Phone: 03 8616 1443

Fax: 03 8616 1918

Email: [resolutions@BLSSA.com.au](mailto:resolutions@BLSSA.com.au)

#### 2<sup>nd</sup> point of contact at BLSSA:

Deputy Complaints Officer

Phone: 03 8616 1443

Fax: 03 8616 1918

Email: [resolutions@BLSSA.com.au](mailto:resolutions@BLSSA.com.au)

Mail: BLSSA Advice Complaints, PO Box 626, Collins Street West VIC 8007

### What to do if you receive a complaint?

If you receive a complaint directly from a client about a credit service you have provided, you should make an assessment of the matter to determine whether it is a **minor grievance** or a **formal complaint**.

A **minor grievance** is a complaint that you may be able to resolve within five business days by:

- Calling the client to advise them of the status of their loan application. These types of complaints may relate to settlement delays, errors or delays with loan documentation or service issues.
- Calling the client to apologise and /or provide an explanation in relation to any misunderstanding of the application and settlement process or applicable fees and charges, or about service or privacy issues.

For more information about the procedures required to be followed when dealing with a minor grievance, please refer to *Dealing with minor grievances* below.

A **formal complaint** includes:

- Any matter which you will not be able to resolve in five business days.
- Any matter involving compensation, refund of fees and/or interest.
- Any complaint from a lawyer, regulatory body, consumer advocacy centre, Tribunal Ombudsman or an EDR Scheme.
- Any allegations of fraud or misleading or deceptive conduct.
- Any allegation of irresponsible lending, maladministration or negligence.
- Any allegation of a breach of legislation or common law.

For more information about the procedures required to be followed when you receive a formal complaint, please refer to *Dealing with formal complaints* below.

## Dealing with minor grievances

If you are able to deal with a complaint or grievance within five business days of receiving it, you should investigate the matter and respond to your client. Please note that you should always acknowledge the grievance as soon as possible. If you identify that there are steps required in resolution of the matter or amendments required to your processes to correct any issues, you should complete those actions as soon as possible.

If the client is happy with your resolution and the matter is resolved within five business days, you are not required to notify BLSSA and you are not required to send a final response in writing to the client.

Note that you are required to input details into a complaints register. This can be helpful if you need to provide relevant information about the complaint if called to do so in the future.

If the client is not happy with your resolution or the matter is not resolved within five business days, you **must** report the matter to the BLSSA Complaints Officers for their ongoing management. The matter is considered to be a formal complaint – please refer to *Dealing with formal complaints* below.

If you require assistance with managing a minor grievance, please contact the BLSSA Complaints Officers for guidance.

## Dealing with formal complaints

As soon as you receive a formal complaint, or it becomes apparent that you are not able to resolve a minor grievance to the client's satisfaction within five business days, you must immediately notify the BLSSA Complaints Officers by telephoning or emailing via the contact details noted above. Referral of the complaint may be made by completing and forwarding a copy of the original complaint and the following information (if not contained within the body of the complaint):

- Client's name and contact details
- Date the complaint was received by you
- Description of the transaction and/or product to which the complaint relates
- Description of the complaint
- Letters, emails or documents received from the complainant that relate to the complaint.

A BLSSA Complaints Officer will contact you to discuss the complaint and may require additional information such as file notes and other records. If additional information is requested, this should be provided by you to the BLSSA Complaints Officer as soon as possible to ensure that a timely investigation can occur.

The BLSSA Complaints Officer will forward acknowledgement of receipt of the complaint to the client, will liaise with you during their investigation of the matter, and once complete, will ensure a final response is provided to the client within 21, 30 or 45 calendar days from receipt of the complaint.

If BLSSA is unable to deal with the complaint as it relates to a third party (for example, a lender), BLSSA may ask the client to contact the relevant third party, depending on the nature of the complaint.

Final responses involving “default notices” or urgent disputes such as “applications for hardship” must be provided within 21 days.

Final responses to privacy complaints should be received by the client within 30 days of the date the client first lodged the complaint. The final response must detail:

- the final outcome of the complaint using internal dispute resolution procedures;
- the client’s right to take the complaint to the external dispute resolution (EDR) scheme of which you are a member or to the Australian Information Commissioner, if the client is not happy with the resolution; and
- the contact details of that EDR Scheme and of the Australian Information Commissioner.

Final responses to complaints not involving financial hardship or privacy issues should be received by the client within 45 days.

If a formal complaint is lodged directly to BLSSA by your client, a BLSSA Complaints Officer will contact you as soon as practicable to discuss the next steps.

## Complaints Register

BLSSA encourages the implementation of best practices by its Credit Representatives, including adopting a recommendation by ASIC that all complaints, including those resolved within 5 business days, are **recorded** in a Complaints Register.

Where a complaint is received directly by BLSSA, we will record the matter in our BLSSA Complaints Register.

Where a complaint is received directly by you and you determine that it is a minor grievance and have resolved it to the client’s satisfaction within 5 business days, you are not required to advise BLSSA of the matter, however you should record the matter in your Complaints Register.

**Section Two:** The following template is for use by Credit Representatives and is to be provided to clients if and when a dispute arises. Text in blue to be amended as required.

### INTERNAL DISPUTE RESOLUTION PROCEDURES TEMPLATE

We aim to provide the very best service for our clients. In the event that you are unhappy regarding any part of our service, our internal dispute resolution process provides that your complaint will be handled efficiently, honestly and fairly.

Michelle Ryan-Uhlich is authorised as a credit representative (Credit Representative number 460654) to engage in credit activities on behalf of BLSSA Pty Ltd (ACN 117 651 760) (Australian Credit Licence number 391237) who may assist us in the investigation and resolution of your complaint.

Should you have a complaint about our services, please contact:

<b>Michelle Ryan-Uhlich Complaints Officer:</b>	<b>BLSSA Pty Ltd Complaints Officers:</b>
Director – Bespoke Money	Complaints Officers
ADDRESS: 9/8 Clive Street Annerley Q 4103	ADDRESS: PO Box 626, Collins Street West, VIC 8007
PHONE: 0410 526 768	PHONE: 03 8616 1443
FAX: -	FAX: 03 8616 1918
EMAIL: michelle@bespokemoney.com.au	EMAIL: resolutions@BLSSA.com.au

The Complaints Officers are senior personnel in our organisation and in BLSSA Pty Ltd and have the necessary experience and authority to handle your complaint and make relevant decisions on outcomes.

The complaint need not be in writing and may be presented by any reasonable means, for example letter, telephone, email or in person. Please ensure you give us full particulars of your complaint.

If you are not satisfied with the response to your complaint, you may contact the Credit and Investments Ombudsman (of which we and BLSSA Pty Ltd are members) on:

Freecall: 1800 138 422  
Phone: 02 9273 8400  
Fax: 02 9273 8440  
Email: [info@cio.org.au](mailto:info@cio.org.au)

If the complaint is about privacy and you are not satisfied with the outcome of our investigations, you may ask the Office of the Australian Information Commissioner to consider the complaint. The Information Commissioner can be contacted online at <http://www.oaic.gov.au/privacy/making-a-privacy-complaint> or on 1300 363 992.

### AWARENESS

All staff and consultants who deal with (or are likely to deal with) clients, are aware of the names, titles and telephone numbers of our and BLSSA Pty Ltd's Complaints Officers.

Each staff member and consultant is also instructed in how to transfer a client who has a complaint to our Complaints Officer or BLSSA Pty Ltd's Complaints Officer; and what client details to record if the Complaints Officers are for any reason unavailable (this information will include a

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minimum of the name, telephone number, and description of the product or transaction to which the complaint relates). We and BLSSA Pty Ltd do not charge any fee in respect to any complaint.

### **TIMELINESS**

We will provide a written acknowledgement of receipt of the complaint to the client as soon as possible, unless the complaint is otherwise resolved in the meantime.

We will ensure that a final response is given to you as soon as possible, but within twenty one (21), thirty (30) or forty five (45) days of receipt of the complaint.

If we or BLSSA Pty Ltd are unable to deal with the complaint as it relates to a third party (for example, a lender), we or BLSSA Pty Ltd may ask you to contact the relevant third party.

For certain types of complaints, involving “default notices” or urgent disputes such as “applications for hardship”, a final response must be provided within twenty one (21) days.

For privacy complaints, we are required to give you a final response within thirty (30) days.

Final responses to complaints not involving financial hardship or privacy issues should be received by you within forty five (45) days.

If we cannot respond to you within relevant timeframes, we will inform you of the reasons for the delay and of your right to refer the complaint to the Credit and Investments Ombudsman or, in the case of privacy complaints, to the Australian Information Commissioner.

We will have provided a final response to you if we:

- 1 (a) Accept the complaint and, if appropriate, offer redress, or
- 2 (b) Offer redress without accepting the complaint; or
- 3 (c) Reject the complaint.

### **WRITTEN RESPONSE TO A CLIENT**

We will give you a written response to your complaint and the reasons for reaching a particular decision on the complaint. We will adequately address the issues that are raised in the complaint.

Where practicable, our response will refer to applicable provisions in legislation, Codes, Standards or Procedures.

We will inform you of the contact particulars of our EDR Scheme and, for privacy complaints, the Australian Information Commissioner if you are not satisfied with the outcome of our investigating the complaint.

### **REMEDIES**

If we accept the complaint and are of the view that it is appropriate to offer redress to you, that redress may be non-financial as well as, or instead of, financial. If we consider that a financial remedy is appropriate then we will provide compensation for any direct loss or damage caused.

We will, when determining the appropriate remedy, take into consideration the extent of loss or damage suffered by you, relevant legal principles, EDR scheme rules, the MFAA Code of Practice and other relevant codes of conduct and concepts of fairness and relevant industry best practice.

## **DATA COLLECTION**

We will keep data concerning the complaint in such form and manner as we think fit and will enable analysis according to:

- 1 (a) Type of complaint;
- 2 (b) Subject of complaint;
- 3 (c) Outcome of complaint;
- 4 (d) Timeliness of response.

So that we can identify any systematically recurring problems, we will classify complaints accordingly.

Subject to legal constraints including our privacy obligations, we will make available data collected in respect of the complaint upon request to the EDR Scheme, of which we are a member, and the Australian Securities and Investments Commission.

## **REVIEW**

We will review our Internal Dispute Resolution Procedures at least every three (3) years to ensure that our complaints systems are operating effectively. *This document was reviewed on 21st January 2016*