

Complaints and Feedback Policy

McMillan Shakespeare Group of Companies

Legal and Compliance



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1. Introduction

McMillan Shakespeare Limited and its subsidiaries (**MMS**) strive to deliver positive customer experiences and takes complaints about its products and services very seriously. MMS also welcomes compliments and general feedback. These allow us to recognise what we are doing well and how we can support other customers and stakeholders to have a positive experience.

A complaint is an expression of dissatisfaction made to or about MMS, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. This document sets out MMS's Complaints and Feedback policy for product complaints. Complaints in relation to how MMS has handled personal information are dealt with under the [MMS Privacy Policy](#).

MMS provides accessible, fair and independent complaint resolution for its customers. In the provision of its services, MMS is aware of the importance of a clear and transparent Complaints and Feedback process. MMS wants to make sure all complaints about MMS's products and services are managed fairly.

This is a free service to all MMS customers.

2. Key principles of the complaints and feedback process

MMS's Complaints and Feedback policy is underpinned by the following guiding principles:

- Objectivity, fairness, transparency and respect.
- Commitment to providing a comprehensive complaint handling process.
- Recognising and respecting MMS customers' right to lodge a complaint.
- The complainant must know who is handling their complaint.
- All complaints are acknowledged and responded to promptly and sensitively.
- Clear communication to customers regarding the timeframe in which they will receive a formal response to their complaint.
- All complaints are dealt with in a manner that is effective, fair to all parties and provides a clear outcome.
- Systematic recording of complaints to facilitate individual case reviews and identify trends relevant to customer dissatisfaction.

3. Lodging a complaint or providing a compliment or other feedback

If you wish to lodge a complaint, or if you have an issue which requires clarification, or if you would like to provide a compliment or other feedback, MMS encourages you to call, email or mail your complaint to the contact details listed below. In most cases, complaints can be quickly resolved over the telephone at the time of the initial call.

You can also lodge a complaint in person at one of our offices at the street addresses listed below, or with a representative of MMS.

You may also nominate a representative to lodge the complaint and liaise with MMS on your behalf using MMS's template third party authorisation form located [here](#). Alternatively, you can provide your own authorisation form provided it is from an appropriate authority (for example, a financial counsellor).

Complaints may be lodged via:

Website: www.mmsg.com.au
Email: customer.advocate@mmsg.com.au
Mail: McMillan Shakespeare Group
Locked Bag 18, Collins Street East
Melbourne VIC 8003
Phone: (03) 9097 3758

Australia

For Maxxia customers, complaints may be lodged via:

Website: www.maxxia.com.au
Email: resolutions@maxxia.com.au
Mail: Maxxia
Locked Bag 18, Collins Street East
Melbourne VIC 8003
Phone: 1300 123 123

For RemServ customers, complaints may be lodged via:

Website: www.remserv.com.au
Email: resolutions@remserv.com.au
Mail: RemServ
Level 17, 69 Ann Street
Brisbane QLD 4000
Phone: 1300 303 940

For Onboard Finance customers, complaints may be lodged via:

Website: <https://onboardfinance.com.au>
Email: info@onboardfinance.com.au
Mail: Onboard Finance
Level 21, 360 Elizabeth Street
Melbourne, Victoria 3000
Phone: 1300 660 061

For Oly customers, complaints may be lodged via:

Website: <https://oly.com.au>
Email: resolutions@oly.com.au
Mail: Oly
Level 21, 360 Elizabeth Street
Melbourne, Victoria 3000
Phone: 1300 328 182

For Interleasing customers, complaints may be lodged via:

Website: www.interleasing.com.au
Email: enquiries@interleasing.com.au
Mail: Interleasing Australia
Tower 2, Level 12, 475 Victoria Avenue
Chatswood NSW 2067
Phone: (02) 8899 4899

For Just Honk customers, complaints may be lodged via:

Website: www.justhonk.com
Email: website@justhonkusedcars.com
Mail: Just Honk Used Cars
Level 21, 360 Elizabeth Street
Melbourne VIC 3000
Phone: 1300 391 801

For Plan Partners customers, complaints may be lodged via:

Website: www.planpartners.com.au
Email: info@planpartners.com.au

Mail: Plan Partners
PO Box 131
Richmond VIC 3121
Phone: 1300 333 700

For Plan Tracker customers, complaints may be lodged via:

Website: www.plantracker.com.au
Email: hello@plantracker.com.au
Mail: Plan Tracker
PO Box 92
Gosford NSW 2250
Phone: 1800 549 670

For My Plan Support customers, complaints may be lodged via:

Website: www.myplansupport.com.au
Email: hello@myplansupport.com.au
Mail: My Plan Support
PO Box 183
Raymond Terrace NSW 2324
Phone: 02 9161 3900

New Zealand (NZ)

For Interleasing New Zealand customers, complaints may be lodged via:

Website: www.interleasing.co.nz
Email: admin@interleasing.co.nz
Mail: Interleasing New Zealand
PO Box 302 451
North Harbour Auckland 0751
Phone: 0800 629 942

4. Additional assistance for lodging a complaint

There are a number of ways MMS can assist if you need help interpreting this policy or lodging a complaint. For example:

- You can contact an MMS company via teletypewriter (TTY), SMS relay or voice relay.
- MMS can arrange an interpreter using TIS National Translating services (this includes AUSLAN).
- A hard copy of this policy can be made available to you at your request.

MMS can provide additional support if you are impacted by exceptional circumstances (for example, if you are experiencing financial hardship or financial abuse). If you require an urgent response because of exceptional circumstances, please notify the relevant MMS employee (if you are lodging a complaint over the phone) or include this in your written complaint to MMS at the time of lodging your complaint.

5. Complaint resolution at first point of contact and responding to complaints

MMS aims to deal with complaints directly and quickly.

However, all complaints require, to a greater or lesser degree, an investigation in order to determine what has happened and what course of action is needed in response.

Options for resolution to complaints may include, but are not limited to:

- explaining the process employed by MMS which led to the complaint;
- training/education of employee;
- education of complainant;

- further complaint investigation by MMS's internal complaints resolution personnel;
- offering an apology; or
- ongoing monitoring of an issue.

MMS will keep you informed regarding the action that is being taken to resolve your complaint and provide you with a timeframe for when MMS expects to respond to your complaint.

6. Timeframes

When responding to complaints, MMS will endeavour to acknowledge your complaint:

- via telephone: immediately.
- in writing (either email or letter): within 1 business day of receipt.

MMS will endeavour to respond to your complaint via the method you used to lodge your complaint, unless you notify MMS of a preferred method of communication.

All complaints require, to a greater or lesser degree, an investigation to determine what has happened and an appropriate course of action. If MMS cannot resolve your complaint at first point of contact, MMS will endeavour to, where possible, resolve complaints within 30 calendar days after receipt of the complaint.

MMS aims to provide you with a final response no later than:

- if the complaint relates to financial hardship or debt collection, 21 calendar days. If MMS does not have sufficient information to make a decision about the complaint, MMS will request any further information required within 21 calendar days of receiving the complaint; or
- for other complaints, 30 calendar days after receipt of the complaint.

If a response cannot be provided within the above timeframes due to extenuating circumstances (for example, because MMS are waiting for further information from a third party) MMS will notify you of the delay, including the reasons for the delay.

7. Customer Advocate (Australia and NZ)

Sitting independently of Operations, the Customer Advocate operates with the full authority of the Chief Executive Officer and is available to customers of Maxxia, RemServ, Onboard Finance and Oly. The Customer Advocate can assist you with resolving your complaints by representing your interests and ensuring that MMS's complaint resolution process is fair and easy for you to navigate. The Customer Advocate can also engage on your behalf in respect of your complaint and provide referrals to you for other related support services.

You can escalate your complaint to the Customer Advocate at any time, even after MMS has issued you with a final response. If you choose to raise the complaint with the Customer Advocate, this will not affect your rights to contact AFCA (discussed in section 8 below) if you are unsatisfied at any time during MMS's complaints resolution process.

The Customer Advocate's contact details are:

Telephone: (03) 9097 3758 (direct) or Toll Free 1300 649 515

Email: customer.advocate@mmsg.com.au

Mail to: Customer Advocate
McMillan Shakespeare Group
Locked Bag 18, Collins Street East
Melbourne VIC 8003

Voice Relay: 1300 555 727 then ask for (03) 9097 3758 or Toll Free 1300 649 515

TTY 133 677, then ask for (03) 9097 3758 or Toll Free 1300 649 515

8. External Dispute Resolution (EDR)

8.1 Australian Financial Complaints Authority (AFCA) (Australia)

McMillan Shakespeare Limited, Maxxia Pty Ltd, Remuneration Services (Qld) Pty Ltd (RemServ) and Onboard Finance Pty Ltd are members of AFCA, an external dispute resolution scheme.

AFCA is external to MMS and provides a free and independent dispute resolution service for individuals and small business customers who are unable to resolve their complaint with the relevant MMS company directly, or are unsatisfied with the outcome of the complaint provided.

AFCA's contact details are:

Website: www.afca.org.au;
Telephone: 1800 931 678;
Email: info@afca.org.au; or
In writing to: Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Please note that certain limitations may apply to a complaint made to AFCA. For example, limitations apply to the time within which a complaint may be made, and there may also be limitations to AFCA's jurisdiction to consider your complaint. We encourage you to consult AFCA's website to consider if these limitations may apply to your specific circumstances.

8.2 National Disability Insurance Scheme (NDIS) participants (Australia)

For Plan Partners, Plan Tracker and My Plan Support customers (MMS companies that provide plan and support services to participants of the NDIS), a complaint may also be raised against that company or its employees externally via the NDIS Quality and Quality and Safeguards Commission (NDIS Commission).

The NDIS Commission's contact details are:

Website: <https://www.ndiscommission.gov.au/complaints/report>;
Telephone: 1800 035 544 (free call from landlines);
TTY: 133 677 (interpreters can be arranged);
Or call the National Relay Service and ask to be connected to 1800 035 544.

8.3 Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service (NZ)

Interleasing (NZ) is a member of FSCL. If a customer of Interleasing (NZ) is not satisfied with the services of that business, they can make a complaint to FSCL.

FSCL is a free service for customers and its contact details are:

Website: <http://www.fscl.org.nz/>
Telephone: 0800 347 257
Email: info@fscl.org.nz
Post: PO Box 5967
Wellington 6140

9. Relevant MMS Codes, Frameworks, Policies and Processes

This is not a stand-alone policy but operates in conjunction with other MMS codes, frameworks and policies which include:

- Anti-bribery and Anti-corruption Policy
- Business Incident and Breach Reporting Policy
- Code of Conduct

- Complaints Policy and Feedback Procedure
- Compliance Framework
- Conflicts of Interest Policy
- Continuous Disclosure and Shareholder Engagement Policy
- Disciplinary Policy and Process
- Document Retention & Destruction Policy
- Equal Opportunity & Diversity Policy
- Fraud Policy
- Privacy Policy
- Risk Management Policy and Framework
- Whistleblower Policy

10. Review

This policy will be reviewed biannually or as otherwise appropriate.