

Complaints and Feedback Policy

McMillan Shakespeare Group of Companies



Document Owner	Customer Advocate
Version Control	Version 1.0 – May 2021
Last Reviewed	Customer Advocate – May 2021
Approved by the Board	25 May 2021

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1. Introduction

The McMillan Shakespeare Group (**MMSG, we, us, our**) strive to deliver positive customer experiences and takes complaints about its products and services very seriously.

This document sets out MMSG's Complaints and Feedback policy.

MMSG provides accessible, fair and independent dispute resolution for its customers. In the provision of its services, MMSG is aware of the importance of a clear and transparent Complaints and Feedback process. We want to ensure all complaints about our products and services are managed fairly in accordance with our organisation's values.

This is a free service to all MMSG customers.

2. Key Principles of the Complaints and Feedback process

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

- Objectivity, fairness, transparency and respect.
- Commitment to providing a comprehensive complaints handling process.
- Recognising and respecting our customers' right to lodge a complaint.
- The complaining party must know who is handling their complaint.
- All complaints are acknowledged and responded to promptly and sensitively.
- All customers are advised the date by when they will receive a response to their complaint.
- All complaints are dealt with in a manner that is effective, fair to all parties and provides a clear outcome.
- All complaints are recorded to enable review of individual cases, the identification of trends and to review service efficiency.
- All complaints are recorded in a prompt, accurate and accessible manner to enable the identification of causes of customer dissatisfaction.
- Complaint recording provides the ability to highlight and correct the cause of complaints.

3. Lodging a Complaint

If you wish to lodge a complaint, or if you have an issue which requires clarification, we encourage you to call us directly on the number shown below. In most cases, complaints are quickly resolved over the telephone at the time of the initial call.

However, if a complaint remains unresolved after speaking to an employee, MMSG provides a number of options for its customers to lodge a complaint.

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 3000
Facsimile: 1300 733 444

Australia

For Maxxia customers, complaints may be lodged via:

Website: www.maxxia.com.au
Email: info@maxxia.com.au
Mail: Maxxia
Locked Bag 18, Collins Street East
Melbourne VIC 8003
Phone: 1300 123 123
Facsimile: 1300 733 444

For RemServ customers, complaints may be lodged via:

Website: www.RemServ.com.au
Email: remserv@remserv.com.au
Mail: RemServ
Level 17, 69 Ann Street
Brisbane QLD 4000
Phone: 1300 303 940
Facsimile: 1300 301 866

For Davantage Group (**NWC**) customers, complaints may be lodged via:

Website: www.nwc.com.au
Email: warranty@nwc.com.au
Mail to: National Claims Manager
National Warranty Company
PO Box 9091
Traralgon VIC 3844
Phone: 1800 888 760
Facsimile: (03) 5177 4050

For Money Now customers, complaints may be lodged via:

Website: www.moneynow.com.au
Email: customerrelations@presidiangroup.com.au
Mail to: Money Now Compliance Department
Level 21, 360 Elizabeth Street
Melbourne VIC 3000

For United Financial Services customers, complaints may be lodged via:

Website: www.unifin.com.au
Email: ufsdisputeresolution@mmsg.com.au
Mail to: United Financial Services
Internal Dispute Resolution Officer
PO Box 8325
Parramatta Westfield NSW 2150
Phone: 1300 048 123

For Interleasing customers, complaints may be lodged via:

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

For National Finance Choice, complaints may be lodged via:

Website: www.natfin.com.au
Email: disputeresolution@natfin.com.au
Mail to: Internal Dispute Resolution Officer
Level 21, 360 Elizabeth Street
Melbourne VIC 3000
Phone: [1300 557 592](tel:1300557592)

For Plan Partners customers, complaints may be lodged via:

Website: www.planpartners.com.au
Email: info@planpartners.com.au
Mail to: Plan Partners
PO Box 131
Richmond VIC 3121
Phone: 1300 333 700

New Zealand (NZ)

For Maxxia Fleet NZ customers, complaints may be lodged via:

Phone: 0800 MAXXIA (629942)
Email: admin@maxxia.co.nz
Post: Maxxia NZ
PO Box 302451
North Harbour Auckland 0751

United Kingdom (UK)

For Maxxia Finance customers, complaints may be lodged via:

Email: contact@maxxia.co.uk
Mail to: Maxxia Limited
Corporate House
Jenna Way
Newport Pagnell
MK16 9QB
Phone: 01908 210100

For Anglo Scottish customers, complaints may be lodged via:

Email: enquiries@angloscottishfinance.co.uk
Mail: Anglo Scottish Finance Limited
Unit 12-14 Lumley Court
Drum Industrial Estate
Chester-le-Street
Durham DH2 1AN
Phone: 0191 410 4776
Facsimile: 0191 411 3389

For Capex customers, complaints may be lodged via:

Email: enquiries@capexfinance.co.uk
Mail to: Capex Asset Finance Ltd
Church Court
Cox St
Birmingham B3 1RD
Phone: 0121 262 6520

For CLM Fleet Management customers, complaints may be lodged via:

Email: info@clm.co.uk
Mail: CLM Fleet Management
Corporate House
Jenna Way
Newport Pagnell MK16 9QB
Phone: 01908 210 100

4. Receiving Complaints

Complaints may be received in person, over the telephone or in writing.

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

MMSG 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 MMSG which led to the complaint;
- training/education of employee;
- education of complainant;
- further complaint investigation;
- offering an apology; or
- ongoing monitoring of an issue.

We will keep you informed regarding the action that is being taken to resolve your complaint and the time when you will be next contacted.

6. Timeframes

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

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

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

We aim to provide you with a final response no later than 30 days after receipt of your complaint (or 21 days if it relates to financial hardship or debt collection).

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 MMSG's Australian and NZ businesses.

The Customer Advocate's contact details are:

Telephone: (03) 9097 3758 (direct) or Toll Free 1300 649 575

Email: customer.advocate@mmsg.com.au

Facsimile: 1300 733 444, or

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

8. External Dispute Resolution (EDR)

8.1 Australian Financial Complaints Authority (AFCA) (Australia)

Various Australian companies within MMSG are, where required, members of AFCA, an EDR scheme.

AFCA is external to MMSG and provides a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaint with the relevant MMSG company directly. 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

AFCA does not have jurisdiction to handle disputes involving customers of MMSG's international operations.

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

A complaint may also be raised against Plan Partners or its employees via the NDIS Commission at no cost to the complainant.

The NDIS Commission's contact details are:

Website: <https://www.ndiscommission.gov.au/about/complaints>
Phone: 1800 035 544 (free call from landlines)
TTY: 133 677 (interpreters can be arranged)

National Relay Service and asking for 1800 035 544

8.3 Financial Services Complaints Limited (FSCL) (NZ)

Maxxia Fleet (NZ) is a member of FSCL. If a consumer of Maxxia Fleet (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:

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

8.4 Financial Ombudsman Service (FOS) (UK)

If a consumer of a MMSG UK business is not satisfied with the services of that business, they can make a complaint to FOS.

FOS' contact details are:

Email: complaint.info@financial-ombudsman.org.uk
Mail: Financial Ombudsman Service
Exchange Tower
London E14 9SR
Phone: 0800 023 4 567

9. Relevant MMSG Codes, Frameworks, Policies and Processes

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

- Code of Conduct
- Business Contingency and Disaster Recovery Plan
- Compliance Framework
- Breach and Incident Reporting Policy
- Risk Management Policy and Framework
- Fraud Policy
- Anti-bribery and Anti-corruption Policy
- Fraud, Anti-bribery and Anti-corruption Plan
- Employee Due Diligence Policy
- Whistleblower Policy
- Procurement Policy
- Conflicts of Interest Policy
- Conflicts of Interest Process
- Continuous Disclosure and Shareholder Engagement Policy
- Responsible Manager Policy
- Responsible Lending Policy
- AML / CTF Program
- Disciplinary Policy and Process
- Privacy Policy
- MMS Data Security Incident Response Plan
- Risk Appetite Statement
- MMSG Acceptable Use of IT Systems Policy
- Document Retention & Destruction Policy
- Equal Opportunity & Diversity Policy
- Securities Trading Policy
- Social Media Policy
- WHS Policy
- Charter of Responsibilities of the Board
- Audit, Risk and Compliance Committee Charter
- Remuneration and Nomination Committee Charter
- Policy on Test of Independence

10. Review

This policy will be reviewed annually or as otherwise appropriate.