

# Complaints and Feedback Policy

McMillan Shakespeare Group of Companies



Reviewed and Adopted by the Board on 29 July 2024

<b>Version Control</b>	Version 1.2 – July 2024
<b>Last Reviewed</b>	July 2024
<b>Approved by the Board</b>	29 July 2024
<b>Policy Review Frequency</b>	Triennially
<b>Audience</b>	MMS Internal, Public
<b>Publication</b>	Internal (Intranet), and Public (MMS website)

# Table of Contents

<b>Table of Contents</b> .....	<b>3</b>
<b>1. Introduction</b> .....	<b>4</b>
<b>2. Key Principles of the Complaints and Feedback process</b> .....	<b>4</b>
<b>3. Lodging a Complaint</b> .....	<b>4</b>
<b>4. Receiving Complaints</b> .....	<b>7</b>
<b>5. Complaint Resolution at first point of contact and responding to complaints</b> .....	<b>7</b>
<b>6. Timeframes</b> .....	<b>7</b>
<b>7. Customer Advocate (Australia and NZ)</b> .....	<b>7</b>
<b>8. External Dispute Resolution (EDR)</b> .....	<b>8</b>
<b>8.1 Australian Financial Complaints Authority (AFCA) (Australia)</b> .....	<b>8</b>
<b>8.2 National Disability Insurance Scheme (NDIS) participants (Australia)</b> .....	<b>8</b>
<b>8.3 Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service (NZ)</b> .....	<b>8</b>
<b>9. Relevant MMS Codes, Frameworks, Policies and Processes</b> .....	<b>9</b>
<b>10. Review</b> .....	<b>9</b>

## 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.

This document sets out MMS' Complaints and Feedback policy.

MMS provides accessible, fair and independent dispute 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' 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' 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 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 and the identification of trends.
- 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.

To assist accessibility, customers may contact a MMS company via teletypewriter (**TTY**), SMS relay or voice relay.

If required, MMS may arrange an interpreter using TIS National Translating services (this includes AUSLAN).

## 3. Lodging a Complaint

If you wish to lodge a complaint, or if you have an issue which requires clarification, MMS encourages you to call 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, MMS provides a number of options for its customers to lodge a complaint.

Complaints may be lodged via:

Website: [www.mmsg.com.au](http://www.mmsg.com.au)  
Email: [customer.advocate@mmsg.com.au](mailto:customer.advocate@mmsg.com.au)  
Mail: McMillan Shakespeare Group  
Locked Bag 18, Collins Street East  
Melbourne VIC 8003  
Phone: (03) 9097 3758  
Facsimile: 1300 733 444

---

### **Australia**

For Maxxia customers, complaints may be lodged via:

Website: [www.maxxia.com.au](http://www.maxxia.com.au)  
Email: [resolutions@maxxia.com.au](mailto:resolutions@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](http://www.remserv.com.au)  
Email: [resolutions@remserv.com.au](mailto:resolutions@remserv.com.au)  
Mail: RemServ  
Level 17, 69 Ann Street  
Brisbane QLD 4000  
Phone: 1300 303 940  
Facsimile: 1300 301 866

---

For Onboard Finance customers, complaints may be lodged via:

Website: <https://onboardfinance.com.au>  
Email: [customer.advocate@mmsg.com.au](mailto:customer.advocate@mmsg.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: [customer.advocate@mmsg.com.au](mailto:customer.advocate@mmsg.com.au)  
Mail: Oly  
Level 21, 360 Elizabeth Street  
Melbourne, Victoria 3000  
Phone: 1300 328 182

For Money Now customers, complaints may be lodged via:

Email: [customer.advocate@mmsg.com.au](mailto:customer.advocate@mmsg.com.au)  
Mail to: Money Now Compliance Department  
Level 21, 360 Elizabeth Street  
Melbourne VIC 3000

---

For Interleasing customers, complaints may be lodged via:

Website: [www.interleasing.com.au](http://www.interleasing.com.au)  
Email: [enquiries@interleasing.com.au](mailto:enquiries@interleasing.com.au)  
Mail to: 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](http://www.justhonk.com)  
Email: [customer.advocate@mmsg.com.au](mailto:customer.advocate@mmsg.com.au)  
Mail to: 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](http://www.planpartners.com.au)  
Email: [info@planpartners.com.au](mailto:info@planpartners.com.au)  
Mail to: 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](http://www.plantracker.com.au)  
Email: [hello@plantracker.com.au](mailto:hello@plantracker.com.au)  
Mail to: Plan Tracker  
PO Box 92  
Gosford NSW 2250  
Phone: 1800 549 670

---

## **New Zealand (NZ)**

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

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

---

## **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**

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;
- 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 the time when you will be next contacted.

## **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.

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 all MMS companies 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 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 MMS's Australian and NZ businesses.

The Customer Advocate's contact details are:

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



Email: [customer.advocate@mmsg.com.au](mailto:customer.advocate@mmsg.com.au)  
Facsimile: 1300 733 444, or  
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)

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

AFCA is external to MMS 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 MMS company directly.

AFCA's contact details are:

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

AFCA considers complaints in accordance with its rules and jurisdictional limitations. To find out more about the types of complaints that AFCA may consider, please visit AFCA's website. AFCA does not have jurisdiction to handle disputes involving customers of MMS's international operations.

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

For 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/about/complaints>  
Phone: 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 consumer 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:

Email: [info@fscl.org.nz](mailto:info@fscl.org.nz)  
Website: <http://www.fscl.org.nz/>  
Post: PO Box 5967  
Wellington 6140



Phone: 0800 347 257

## 9. Relevant MMS Codes, Frameworks, Policies and Processes

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

- Anti-bribery and Anti-corruption Policy
- Audit, Risk and Compliance Committee Charter
- Business Incident and Breach Reporting Policy
- Code of Conduct
- Complaints Policy and Feedback Procedure and Guidelines
- 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 Appetite Statement
- Risk Management Policy and Framework
- Social Media Policy
- Whistleblower Policy

## 10. Review

This policy will be reviewed triennially or as otherwise appropriate.