



# PANASZTEVÉSI ÚTMUTATÓ

## Table of contents

**THIS DOCUMENT .....33**  
..... 3

**OUR COMMITMENT .....33**  
..... 3

**IF YOU NEED HELP COMPLAINING .....44**  
..... 4

**HO..... 4GYAN PANASZK**  
..... 4ABOUT  
.....4DHAT  
.....44  
..... 4

**HO.....5SO YOU CAN REVIEW THE COMPLAINT**  
..... 5IFYOU  
.....5 ARE NOT SATISFIED WITH OUR RESPONSE  
.....55  
..... 5

## THIS DOCUMENT

At CompleteCredit, we make sure that we provide our customers with personalized services that help them payoff their debts, but if we're wrong somewhere, we want you to tell us.

We try to solve all problems fairly, promptly and friendly, in the interests of all parties.

This document explains how you can complain, what to expect from us and how long the procedure will take. It also tells us how to contact us or the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response to your complaint or if we have not been able to resolve the subject matter of the complaint within the time we promised.

## COMMITMENT

- We communicate with our customers in a professional and respectful way, in simple English.
- We provide information on the complaint procedure and the time-saving procedures that apply to the progress of complaint handling.
- The complaint handling procedure is free of charge. We will review the information you provide us with, listen carefully to you and try to resolve the problem you are complaining about.
- If we can't resolve the complaint immediately, we'll continue to investigate. In general, we strive to resolve all complaints within 21 days.
- If we need more time to investigate and resolve your complaint, we will notify you in writing and include AFCA contact information.
- We work with you to take all options into account to resolve the complaint. If this fails, we will tell you for what reason and on what information we have reached our position and made the decision.
- The decision will be communicated in writing if you have taken more than 5 business days, if you wish to receive written notice, or if the complaint is financially difficult.
- We list the options offered to review the complaint.

## IF YOU NEED HELP MAKING A COMPLAINT

- You can name another person to handle your complaint on your behalf, such as a friend or family member, legal representative, or financial advisor.
- If you give us authority, we can speak to your representative.
- We may request an interpreter from the Translating and Interpreting Service (TIS) if available to assist you in filing and handling your complaint.
- If you have hearing impairment or speech problems, and we can ask the National Relay Service (NRS) for an equal.
- Tell us if you need help with your complaint, including special needs.

## HOW YOU CAN COMPLAIN



Online: [www.completecredit.com.au/complaints](http://www.completecredit.com.au/complaints)



Phone: 1300 930 070(select 2-tes)



Email: [Complaints@completecredit.com.au](mailto:Complaints@completecredit.com.au)



Post: PO Box W167, Parramatta Westfield, PARRAMATTA NSW 2150

**When you complain, tell me what you are complaining about, what you have been wrong with and what solution you want.**

## HO YOU CAN REVIEW THE COMPLAINT IF YOU ARE NOT SATISFIED WITH OUR RESPONSE

You can contact the Australian Financial Complaints Authority (AFCA).

The FCA is an outsider organisation independent of Complete Credit that reviews your complaint free of charge and independently.

**You can contact AFCA in the following image:**

- **Website: [www.afca.org.au](http://www.afca.org.au)**
- **Phone: 1800 931 678**
- **Posta: Australian Financial Complaints Authority - GPO Box 3 Melbourne VIC 3001**