

Thinktank Complaints Policy

As part of our on-going commitment to the development of enduring relationships with our customers, we welcome and value feedback and complaints. We have developed this Policy to provide guidance on our approach to addressing and resolving any complaints that may arise.

When is it a Complaint?

If you have a suggestion on how we can do things better that does not require a response from us, we will treat this as feedback used to improve our products and services. If you are dissatisfied with a product or service and would like us to formally respond, we will consider it a complaint and will work with you to find a solution that is fair and reasonable as soon as possible.

How to make a complaint

If you are not satisfied with our products and service, please speak to your nominated representative or contact one of our Client Services Team:

- Phone: 1300 163 184
- Email: loansupport@thinktank.net.au
- Post: Complaints, PO Box 6125, North Sydney, NSW 2059

If you need additional support in communicating with us, you can also get in touch with these Australian Government services:

- National Relay Service on 13 36 77
- Translating and Interpreting Service on 13 14 50

What if someone else is making the complaint for you?

You can ask someone such as a friend, family member, financial councillor, support worker or carer (your Authorised Representative) to make and discuss a complaint for you. To help protect your privacy, we will need to speak to you first to receive authority to discuss the complaint with them, or we will need to receive an official Power of Attorney document to nominate a Power of Attorney (POA).

- If you instruct us to, we will only communicate with your Authorised Representative regarding your complaint unless we have cause to believe they are not acting in your best interests.
- We will not be able to discuss other personal account information which is not related to the complaint with your Authorised Representative.

What if you are experiencing difficult circumstances?

If you are experiencing difficult circumstances such as financial hardship, unemployment, adverse health or the risk of domestic and family violence, please let us know so we can provide the support that you need. If you are experiencing financial difficulty, you can complete the financial hardship assistance enquiry form at <https://thinktank.au/customers/hardship-assistance/>.

What happens when you make a complaint?

- If the complaint is lodged via phone, we will acknowledge during the conversation that the complaint has been received. If the complaint is lodged via email or letter, we will acknowledge receipt of the complaint within 1 business day of receiving it.
- A complaint manager will attempt to resolve the complaint as a matter of priority and in a timely manner.
- If more information is required to do this the complaint manager will be in contact with you or your Authorised Representative.
- Your complaint will be investigated thoroughly and an appropriate resolution determined.
- We will be in contact with details of the resolution.

How long will it take to respond to your complaint?

If the complaint is resolved within 5 business days, no formal response will be provided unless specifically requested by you or if the complaint is regarding hardship.

Otherwise, a formal written response will be provided within the following timeframes:

Complaint type	Timeframe for response (in calendar days)
Standard complaint	No later than 30 days after receiving the complaint.
Complaints involving default notices	No later than 21 days after receiving the complaint.
Complaints involving hardship notices or requests to postpone enforcement proceedings	<p>No later than 21 days after receiving the complaint, unless we do not have sufficient information to make a decision, or if an agreement is reached.</p> <p>Once requested information is received we will provide a response within 21 days from that date, or if no information is received within 21 days, we will provide a response within 7 calendar days.</p> <p>If an agreement is reached about a hardship notice or request to postpone enforcement proceedings, we will confirm the terms or conditions in writing within 30 calendar days.</p>

If the response is not capable of being presented within these timeframes, we will provide an indication of when a formal response is expected to be ready.

Our commitments to you

We will:

- Not charge you for managing the complaint.
- Listen and take the time to understand your concerns.
- Always seek to resolve complaints honestly, fairly and consistently.
- Consider your personal circumstances with sensitivity, privacy and respect, especially if you are experiencing any kind of vulnerability.
- Respond with four reasons clearly outlined if the complaint is rejected.

What if you are not happy with the outcome?

If you are not satisfied with any decision or our handling of the complaint, your complaint may be referred to the Australian Financial Complaints Authority. Their contact details are set out below.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3 Melbourne VIC 3001

Website: www.afca.org.au

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