

NEXUS COLLECTIONS PTY LTD COMPLAINTS HANDLING PROCEDURE

Nexus Collections Pty Ltd strives to continuously improve its compliance regime supporting all relevant government acts and legalisation in an effort to continually improve the image of the debt collection industry and its members.

Complaints that are fair and just are welcomed and encouraged, this process allows us to constantly review and improve our procedures resulting in better outcomes for all stakeholders.

Nexus Collections Pty Ltd will ensure that all complaints brought to its attention through the proper procedures outlined in our policy are dealt with quickly and with the utmost of respect to the parties or parties lodging the complaint.

Where possible we will investigate and resolve complaints within 2 business days and if a complaint remains unresolved after 7 days the matter will be escalated to senior management of our Board of Directors for review.

Lodging Your Complaint

To achieve our goals in investigating and resolving your complaint we require the following information:

- > Your full name and contact details, including postal address.
- > Your Nexus reference number
- > The name of any Nexus staff involved in the matter.
- > Details of the dates and times of the incident resulting in your complaint.
- > Clear and concise details as to the nature of your complaint.
- What you would like to see happen.

Details of your complaint should be sent to:

The Director Nexus Collections Pty Ltd PO Box 443 UPPER COOMERA QLD 4209

Email: info@nexuscollect.com.au

Investigating Your Complaint

Any person who is involved in the subject matter of the complaint will not investigate your complaint.

We will allocate a responsible officer of the company to obtain the records both physical and electronic necessary to properly investigate you complaint.

Timeliness

Nexus Collections Pty Ltd will provide a written acknowledgement of receipt of your complaint within 30 days, unless your complaint is otherwise resolved in the meantime.



Written Response

Nexus Collections will give a written response to your complaint, which will include reasons for reaching a particular decision that adequately addresses the issues that were raised in your complaint.

Where practicable, Nexus Collections response will refer to applicable provisions in legislation, codes, standards or procedures.

Dispute Resolution

Nexus Collections Pty Ltd will always endeavour to resolve disputes efficiently, effectively and fairly. However, in the event you are not satisfied, you have the ability to take the matter to your local consumer complaints tribunal.

Additionally you may seek independent legal advice from a solicitor or other legal representative.

Detailed below are a list of local consumer tribunals:

Queensland – Department of Fair Trading (www.fairtrading.qld.gov.au/) New South Wales - Consumer, Trader & Tenancy Tribunal (www.cttt.nsw.gov.au) Victoria - Victorian Civil and Administrative Tribunal (www.vcat.vic.gov.au) South Australia – Office of Consumer and Business Affairs (www.ocba.sa.gov.au) Western Australia – Consumer and Employment Protection (www.commerce.wa.gov.au) Tasmania – Consumer Affairs and Fair Trading (www.consumer.tas.gov.au) ACT – Fair Trading (www.fairtrading.act.gov.au)

NT - Consumer Affairs (www.caba.nt.gov.au)