

INTERNAL DISPUTES RESOLUTION (IDR) POLICY

All complaints received by **Direct Appliance Rentals (DAR)** will be taken seriously, treated with empathy, and reviewed in a fair and ethical manner. Our Internal Disputes Resolution Policy complies with the standards set out by ASIC and meets our legislative and regulatory requirements, including *Regulatory Guide 271 – Internal Disputes Resolution*.

What is a complaint?

AS/NZS 10002:2014 defines a complaint as an expression of dissatisfaction made to or about an organization, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

All customers, including previous customers, can make a complaint relating to our products, services, staff or how we have handled your complaint or query.

A complaint does not include initial contact to request information or support, unless the complainant requests the call be treated as such.

Internal Disputes Resolution Process

We will always attempt to resolve your complaint at the first point of contact, however, there may be situations that require a more in-depth review due to their seriousness or complexity of the complaint.

We will expedite the review of complaints relating to default notices, hardship, and requests to postpone enforcement proceedings as we understand that the nature of these matters can make them potentially stressful.

We will generally respond to your complaint in the same manner it was received or will contact you and confirm your preferred method of communication.

- 1. Acknowledging your complaint:** We will immediately acknowledge a complaint that has been made by phone to one of our staff members. Complaints made by email and post will be acknowledged within 24 hours (or one business day) of receipt. Or when practicable to do so.
- 2. Assessing your complaint:** The time we take to assess your complaint may vary due to how complex or serious the complaint may be. We will always attempt to begin investigating your complaint as close to receipt as possible.

We may require further information when assessing your complaint. We will notify you of what information we require, and why it is required. We will notify you if this causes a delay to any agreed timeframe. It is important that you comply with any fair request for further information that will assist us in the handling of your complaint.

- 3. Responding to your complaint:** We will respond to your complaint and propose a resolution within **10 business days** upon receipt. We endeavor to take your desired outcome into account when making our decision, but it is not always possible to provide you with your intended outcome due to factors which we will explain to you.

If the issue is complex (e.g. where third parties are involved), we may require more time to resolve the complaint. If there is a delay in the resolution of the complaint, we will contact you and explain the reason for the delay as well as the timeframe we expect to resolve it by.

- 4. Agreeing to a resolution and closing the complaint:** If we agree to a resolution with you and/or your representative, we will attempt to implement the resolution at the earliest time possible. Once the resolution has been implemented, the complaint will be deemed as closed.

In some circumstances, it may be reasonable for us to form the view that an explanation and/or apology is the only action we can take to address the complaint. For example:

- a) We've made a commercial decision such as refusal to grant credit; or
- b) Reasonable initial contact by our debt collection department

- 5. Escalating your complaint:** If you are not happy with the result of your complaint, you can request that the complaint be escalated. Escalated complaints will generally be handled by a Senior or Department Manager.

How to make a complaint?

You can make a complaint via phone, letter, and email.

Phone: 1300 339 415 (Press 3) (Mon – Fri, 9:00am – 5:00pm AEST)

Email: complaints@directrentals.com.au

Postal Address: PO BOX 6223

St. Kilda Road Central

Vic, 8008

Government Interpreter Service Line: 131 450

National Relay Service: 133 677

What if you're not happy with the resolution or how your complaint was handled?

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the **Australian Financial Complaints Authority**, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Conduct during the process

Our staff members will listen and help you resolve your complaint to your satisfaction where possible. We kindly appreciate that you provide our staff with the same respect they will afford you throughout this process. If you have concerns about the conduct of the staff member during the review of the complaint, please request that they escalate the complaint to a manager.