

Australian Credit Solutions Feedback and Complaints Handling Policy

Version 2.0 | December 2025

Australian Credit Solutions Pty Ltd

ACN: 650 730 699 | ABN: 80 650 730 699 | ACL: 532003 | AFCA: 83546

Introduction

This Policy outlines how Australian Credit Solutions Pty Ltd (**ACS**) handles feedback and complaints. ACS values all client feedback and takes complaints seriously. We are committed to resolving complaints in an efficient, fair, and transparent manner.

Our commitment to complaint resolution reflects our broader values as an award-winning credit repair specialist. We believe that effective complaint handling not only resolves individual issues but also helps us continuously improve our services for all Australians.

1. Definition of a Complaint

ACS has adopted the following definition of a complaint:

"An expression of dissatisfaction made to or about our organisation, related to our products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required."

2. How to Make a Complaint

ACS accepts complaints via multiple channels. Complaints do not need to be in writing. If you would like to make a complaint or provide feedback, you can contact us through:

Method	Details
Email (General)	help@australiancreditsolutions.com.au
Email (Complaints)	complaints@australiancreditsolutions.com.au
Phone	0489 265 737
Website	www.australiancreditsolutions.com.au
Post	Australian Credit Solutions 805/220 Collins Street Melbourne VIC 3000

3. Additional Assistance

If you are unable to personally lodge a complaint, ACS can accept a complaint from an authorised representative on your behalf (with your consent). This may include:

- Financial counsellors
- Legal representatives
- Family members or friends
- Advocates or support persons

Please let us know if you require any additional assistance to lodge a complaint, including interpreter services or other accessibility accommodations.

4. Our Guiding Principles

The following principles guide our approach to complaint handling:

Visibility: Information about how to make a complaint is readily available on our website, in client documents, and upon request.

Accessibility: Our complaints process is easily accessible to all clients through multiple channels.

Responsiveness: Complaints are acknowledged promptly and addressed in a timely manner according to their urgency.

Objectivity: Each complaint is handled in an equitable, objective, and unbiased manner.

Confidentiality: Personal information is protected and only disclosed when necessary to resolve the complaint or with consent.

Customer Focus: We communicate in plain English and are committed to resolving complaints in a helpful, user-friendly manner.

Accountability: We take responsibility for our actions and decisions, with appropriate reporting to management.

Free of Charge: Access to our complaints handling process is provided free of charge.

Continuous Improvement: We review our procedures regularly to improve our services and complaint handling process.

5. Acknowledging Your Complaint

ACS will acknowledge receipt of your complaint within **24 hours** (or one business day) of receiving it, or as soon as practicable in the circumstances. Upon acknowledgment, we will provide you with a reference number and advise you of the expected timeframe for resolution.

6. Managing and Investigating Complaints

Upon receiving a complaint, ACS will:

- Assess the nature and severity of the complaint
- Identify and analyse the relevant information and circumstances
- Contact you if additional information is required
- Investigate the matter thoroughly and objectively
- Keep you informed of progress throughout the process
- Provide a fair and considered response

The level of investigation will be proportionate to the seriousness and complexity of the complaint. All complaints are logged in our complaints register for tracking and analysis purposes.

7. Response Timeframes

ACS will provide an Internal Dispute Resolution (IDR) response no later than **30 calendar days** after receiving the complaint, unless certain circumstances prevent this (for example, the complaint is particularly complex or there are circumstances beyond our control).

If we are unable to provide an IDR response within this timeframe, we will:

- Inform you of the reasons for the delay
- Provide an expected resolution timeframe
- Advise you of your right to escalate the matter to the Australian Financial Complaints Authority (AFCA)
- Provide you with AFCA's contact details

Where a complaint is resolved within five business days and you have not requested a written response, a written IDR response may not be required. However, we will provide one upon request.

8. Internal Dispute Resolution Response

Our IDR response will be provided in writing and will address:

- The final outcome of the complaint, including either: confirmation of the actions taken to fully resolve the complaint, reasons for the rejection of the complaint (if applicable), or reasons for any partial rejection
- Your right to escalate the complaint to AFCA if you are not satisfied with our response
- The contact details for AFCA

9. Possible Remedies

Following an investigation, one or more of the following remedies may be offered depending on the nature and severity of the complaint:

- Formal apology
- Detailed explanation or clarification
- Priority handling of your current case
- Waiver or partial waiver of fees
- Adding extra matters at no additional cost
- Rescission of agreement
- Partial or full refund of fees paid to ACS
- Discount on future services

Each remedy will be assessed on a case-by-case basis. Where ACS determines that we have acted equitably, honestly, and fairly, a remedy may not be offered. In such cases, we will provide a clear explanation of our decision.

10. External Dispute Resolution (AFCA)

Australian Credit Solutions is a member of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

If you are dissatisfied with our IDR response or management of your complaint, or if we have not responded within the required timeframe, you are entitled to escalate your complaint to AFCA.

AFCA Contact Details	
Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678 (free call)
Post	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

11. Privacy Complaints

If your complaint relates to how we have handled your personal information, you may also contact the Office of the Australian Information Commissioner (OAIC):

OAIC Contact Details	
Website	www.oaic.gov.au
Phone	1300 363 992
Post	Office of the Australian Information Commissioner GPO Box 5218 Sydney NSW 2001

12. Record Keeping and Confidentiality

ACS maintains a complaints register in our secure cloud environment. We record the following information for each complaint:

- Details of the complainant (verified through identification)
- Subject and nature of the complaint
- Date the complaint was received
- Actions taken to investigate and resolve the complaint
- Outcome of the complaint
- Date the complaint was closed

All complaint records are stored securely and handled in accordance with the Privacy Act 1988 and our Privacy Policy. We will not disclose personally identifiable information unless it is necessary to address the complaint or you expressly provide consent.

13. Policy Review

This Complaints Handling Policy is reviewed at least annually to ensure it remains current, compliant with regulatory requirements, and effective in resolving client complaints. We use complaint data to identify systemic issues and continuously improve our services.

Australian Credit Solutions

Phone: 0489 265 737

Email: help@australiancreditsolutions.com.au

Complaints: complaints@australiancreditsolutions.com.au

Website: www.australiancreditsolutions.com.au

Address

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