



INTERNAL DISPUTE RESOLUTION PROCEDURE

FOR PLG FINANCE PTY LTD ABN 25 138 831 400

How to make a complaint?

Complaints can be lodged by contacting Michael Umbers, the Complaints Officer by:

- Ph - 03 9824 0001
- Email - mumbers@premiumlending.com.au
- Post - Locked Bag 10, Collins Street East Vic 8003

or by speaking to any representative of our business who will refer complainants to the Complaints Officer.

We adopt the definition of '**complaint**' in AS ISO 10002-2006, namely 'an expression of dissatisfaction made to an organisation, related to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected'. This means we will treat informal complaints seriously and refer them to IDR unless they are resolved by the end of the next business day.

Any complaint which is resolved to the customer's satisfaction by the end of the next business day (starting from when the complaint was received) will not require the full IDR process to be applied. There is no need to capture and record the complaint or respond as set out below.

How do we handle your complaint?

The Complaints Officer will review the complaint carefully and promptly, taking such steps and reviewing such documents as a reasonable person would do.

Responding to complaints within appropriate time limits and referring unresolved complaints to an EDR scheme

The Complaints Officer will provide a written '**final response**' to the complainant within 45 days (21 days where the complaint relates to default), which states:

- the final outcome of the dispute at IDR
- the right to take their dispute to EDR (no matter what the result of the investigation was at IDR)

- the name and contact details of your EDR scheme.

If the Complaints Officer is unable to give a final response within the specified period, the Complaints Officer will, before the end of the period:

- inform the complainant of the reasons for the delay
- advise the complainant of their right to complain to EDR
- provide the complainant with the name and contact details of your EDR scheme.

The NCC allows credit providers 21 days to consider hardship and postponement applications. At the end of that period, if there is no agreement, there will be no further time to handle the dispute at IDR, and the complainant must be referred to EDR.

When deciding about hardship or postponement applications, the Complaints Officer will give EDR contact details when:

- advising whether the claim has been agreed to; or
- the notification of variation to the credit contract is given within 30 days after the variation is agreed.

The complainant can go direct to EDR regarding disputes involving hardship or postponement which also involve issues with default notices.

What if you are still not satisfied?

If our resolution regarding your complaint is deemed unsatisfactory, you are able to contact the Credit Ombudsman Service Limited – COSL – Ph 1800 138 422 or write to Case Management Team, C/ Credit Ombudsman Service, PO Box A252, Sydney South NSW 1235.

