

## Overview

This policy explains how you can make a complaint, our measures for handling your complaint, and the steps you can take if you are not satisfied with our response to your complaint or the time that it takes for us to respond.

We acknowledge the importance of having an effective and efficient complaints handling framework, and we adopt a complainant-focused approach. While we acknowledge your right to make a complaint, we expect that you will treat our staff with respect when they are dealing with your complaint.

We adopted the current version of this Complaints Policy on 5 October 2021.

## What is a complaint?

A complaint is:

*“An expression of dissatisfaction made to or about us; related to our products, services, staff or our handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required”.*

## How to make a complaint

You can make a complaint to us in any of the following ways:

 <b>Telephone</b>	1300 858 904
 <b>Email</b>	complaints@monoova.com
 <b>Writing</b>	<b>Monoova</b> <b>PO Box 2015</b> <b>North Sydney NSW 2059</b> Attention: Complaints Manager
 <b>Social Media</b>	LinkedIn Instagram Facebook Twitter

When making your complaint please tell us:

- your name
- how you wish us to contact you (for example, by phone, email)
- what your complaint is about; and
- what you are seeking to resolve your complaint.

## If you need help to make a complaint

If you need help to make or manage your complaint, you can appoint someone (for example, a relative or friend) to represent you. Please note that we will need your authority to speak to any representative that you appoint.

## How we will deal with your complaint

*Acknowledgement*

We will acknowledge receipt of your complaint in writing within one business day, or as soon as practicable and try to resolve it as quickly as possible.

When acknowledging your complaint, we will also have regard to any preferences you have communicated to us in relation to the way in which you wish for us to communicate with you.

#### *Investigation of your complaint*

If we cannot resolve your complaint immediately, we will need some time to investigate your concerns.

We may also request that you provide us with further information to assist with our investigation.

#### *Outcome of your complaint*

We will provide you with our written reasons for the outcome of your complaint no later than 20 business days after receiving your complaint (or within 15 business days for any default/credit disputes).

Our response will also inform you of your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA offers a free and independent dispute resolution for financial complaints to individuals and small businesses.

If we reject your complaint (whether in full or in part), our response will:

- identify and address the issues you raised in your complaint;
- set out our findings on the material questions of fact raised in your complaint, making reference to the relevant supporting information; and
- provide a sufficient level of detail in order for you to understand the reasons for our decision so that you can decide whether to escalate the complaint to AFCA or another forum.

#### *Delay in providing a response*

If we are not able to provide our response to you on time because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay and inform you of your right to complain to AFCA and provide you with AFCA's contact details.

### **Escalating your complaint**

If you are not satisfied with our response to your complaint, you can escalate your complaint to AFCA.

#### *AFCA*

You can contact AFCA using the following details quoting our AFCA membership number (#29468):

- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678 (or +61 1800 931 678 if calling from overseas)
- Online: [www.afca.org.au](http://www.afca.org.au)
- Mail: GPO Box 3, Melbourne, VIC, 3001.