

Complaints Policy

Do you have a complaint?

We recognise that even in the best run organisations things can go wrong. If you have a complaint, please tell us so we can fix the problem. We will investigate the complaint, answer your questions and do all we can to resolve the situation to your satisfaction.

To assist us in helping you:

1. Gather all supporting documents about your complaint. Then think about the questions you want answered and decide what you want us to do.
2. Next, contact our Dispute Resolution Officer and explain the problem. You can contact us by phone, fax, mail or email. We would prefer your complaint was reduced to writing so we fully understand your issues.
3. We will then review the situation and if possible resolve it straight away. Letting us know about the problem is often all that's required to resolve most issues.

How can you contact us?

You can contact us in writing or by telephone:

Address: Suite 28 25 Walters Drive
Osborne Park WA 6017

Tel: + 61 8 9244 4493

Fax: + 61 8 9244 4497

Email: harry@leasingservices.com.au

Website: www.leasingservices.com.au

How long will it take before we get back to you?

Our aim is to resolve your complaint as quickly as possible. We ensure that any complaint is properly considered and responded to swiftly, and in most cases this will be within 21 days. Some matters however, are more complex and can take a little longer to resolve. If that is the case, we'll keep you informed of our progress.

Complaint Resolution Procedure

The goal of this policy is to achieve an effective resolution of your complaint within a reasonable timeframe, usually 21 days or as soon as practicable. However, in some cases, particularly if the matter is complex, the resolution may take longer.

Once the complaint has been made, we will try to resolve the matter in a number of ways:

1. Request further information - We may request further information from you. You should be prepared to provide us with as much information as possible, including details of any relevant dates and documentation. This will enable us to investigate the complaint and determine an appropriate solution.

2. Discuss options - We will discuss options for resolution with you and if you have suggestions about how the matter might be resolved you should raise them.
3. Investigation - Where necessary, the complaint will be investigated. We will try to do so within a reasonable time frame. It may be necessary to contact other entities in order to progress your complaint.
4. Conduct of our employees - If your complaint involves the conduct of one of our employees we will raise the matter with the employee concerned and seek their comment and input in the resolution of the complaint.
5. The complaint is substantiated - If your complaint is substantiated, you will be informed of this. We will then take appropriate steps to resolve the complaint, address your concerns and prevent the problem from recurring.
6. If the complaint is not substantiated, or cannot be resolved to your satisfaction - you can refer the matter to an external dispute resolution service.

What if your complaint is still not resolved?

We hope we will be in a position within 45 days to completely resolve the issues raised. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, or 45 days have elapsed, you may wish to contact our external dispute resolution service. Leasing Services is a member of the Credit and Investments Ombudsman ('CIO') and their services are available free of charge at:

Credit and Investments Ombudsman
PO Box 252
Sydney South NSW 1234
T: 1800 138 422
F: (02) 9273 8440
E: info@cio.org.au
W: www.cio.org.au

Complaints can be lodged on line through their website.

Privacy Complaints

If you believe that your privacy has been infringed or a breach of the Australian Privacy Principles has occurred, you are entitled to complain. All complaints should initially be in writing and directed to our Dispute Resolution Officer. We will respond to your complaint as soon as possible, at least within 30 working days. When this is not possible we will contact you to provide an estimate of how long it will take to handle your complaint.

Where we are unable to resolve your complaints or 45 days have elapsed you may contact CIO.

Complaints that relate to the provision of access to your information or a request to correct credit-related personal information has not occurred, you may complain directly to CIO or to the Privacy Commissioner without first complaining to us.

Anonymous complaints

We are unable to deal with anonymous complaints. This is because we are unable to investigate and follow-up such matters unless we know your name. In the event however, that an anonymous complaint is received we will note the issues raised and, where necessary, try and resolve them appropriately.

Pacit Pty Ltd trading as Leasing Services of Western Australia ACN 009 282 704

Australian Credit Licence No. 389430

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