



# ACCESS MERCANTILE SERVICES

COMPLAINTS  
POLICY

Access Mercantile Services (“Access”) is primarily accountable for helping customers pay their outstanding debt owing to the organisations that have referred the debt to Access.

At Access, we are committed to provide customers with exceptional high-quality services. However, we understand there will be times when customers are dissatisfied or not happy with us.

We value complaints as they help us enhance our customer experience and are committed to being responsive to those complaints through timely resolution. Our commitment to addressing complaints promptly aligns with the Australian Collectors & Debt Buyers Association (ACDBA) code of conduct, of which Access is an active member.

## What is a Complaint?

In this Policy, a Complaint is defined as; any expression of dissatisfaction or grievance made to Access Mercantile Services by a client, Debtor, third party or member of the public about any activity of Access Mercantile

## How to lodge a Complaint?

If you are dissatisfied with the services provided by us you should, in the first instance, discuss your concerns directly with the staff member you have been dealing with. If you are uncomfortable with this or consider the relevant staff member is unable to address your concerns, you can lodge a complaint with us in one of the following ways.



Email us: [assist@accessmercantile.com.au](mailto:assist@accessmercantile.com.au)



Call us: 1300 565 073: **Press option 3**



In writing:

Attention - The Complaints Manager

PO Box 271 Collins Street West VIC 8007

## What is Access' Complaint Escalation Process?

Where possible, we will attempt to resolve your complaint at the first point of contact. If we are unable to resolve your complaint at the first point of contact, your complaint will be referred to a team leader or manager in an attempt to resolve your complaint as efficiently and promptly as possible (known as our Internal Dispute Resolution (IDR)).

If you cannot achieve a satisfactory resolution of your Dispute with Access through our Internal Dispute Resolution (IDR) process, You may:

- Where Access is collecting as a Contingent Agent for a principal client, raise the Dispute direct with our client for resolution
- Where Access is collecting as a Debt Buyer, if you are still not satisfied with the resolution outcome provided by us, you can escalate your complaint for independent external review.

## What timeframe could I expect for complaint resolution?

<b>1-2 Business days</b>	We will try to resolve it as soon as we can. If we can not resolve your complaint in the first instance, we will, when we first speak with you or within one business day, advise we have received your Complaint and provide you with a reference.
<b>5 Business days</b>	Where we can not resolve your complaint within five days, we will send your complaint to a specialist team and you will be assigned a Case Manager.
<b>5-30 Business days</b>	We will do our best to respond within 21 days, sometimes depending on the complaint, it may take up to 30 business days.
<b>30+ Days or Unable to respond</b>	If your complaint is complex or there are circumstances out of our control, we may not be able to your response within the timeframe. In this case we will write to you to explain; The reason for the delay and your right to send your complaint to an independent external review.

## What if you are experiencing Financial Hardship?

If you are experiencing financial hardship you can get in touch with a Financial Counsellor, who can represent you and act on your behalf. The service is free, independent, and confidential. You

can visit the Financial Counselling Australia website for more information. When you speak with a Financial Counsellor, they will run you through the services they provide.