



ACN 089 892 688 ABN 44 089 892 688
Master Licence no. 409661517

DISPUTE RESOLUTION POLICY

1. This Dispute Resolution Policy only applies to debts purchased by LCollect. Any other debts managed by us for or on behalf of the client are subject to the client's dispute resolution policy.
2. Complaints resolved within a 5 day period to the satisfaction of the complainant are not subject to this policy.
3. Legal proceedings and / or other enforcement action including debt recovery activity cannot be undertaken whilst a dispute is being handled by Internal Dispute Resolution ("IDR"), or for 14 days after a "Final Response" has been given.

For disputes concerning applications for hardship variation or requests for postponement of enforcement proceedings and Default Notices:

4. You, the complainant, are to be issued, within 21 days, a "Final Response".
5. The "Final Response" must inform you of:
 - The final outcome of the dispute at IDR
 - Your rights to take the dispute to External Dispute Resolution ("EDR")
 - The name and contact details of our EDR Scheme.
6. Where we cannot supply a "Final Response" within the 21 day period we must advise:
 - The reason for the delay
 - Your right to complain to the EDR
 - The name and contact details of our EDR Scheme

For all other disputes:

7. You, the complainant, are to be issued, within 45 days, a "Final Response".
8. The "Final Response" must inform you of:
 - The final outcome of the dispute at IDR
 - Your rights to take the dispute to EDR
 - The name and contact details of our EDR Scheme.
9. Where we cannot supply a "Final Response" within the 45 day period we must advise:
 - The reason for the delay
 - Your right to complain to the EDR
 - The name and contact details of our EDR Scheme

This procedure is designed to comply with ASIC Regulatory Guide 165 – Internal and External Dispute Resolution.