



Peak Recoveries Australia

Strength Action Control

Customer Care Policy

Peak Recoveries Australia Pty Ltd ABN 59 604 731 893

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Email accounts@peakrecoveries.com.au

English Version

We have developed and implemented internal policies, procedures and training to enable our staff to support our vulnerable customers and ensure they are treated with sensitivity, dignity, respect and compassion.

EXPECTATIONS

We are committed to supporting those who are experiencing difficulties. We do not provide counselling or support services but we will ensure that your account is appropriately managed

In this policy we include a list of some of the external support services available.

Should we identify, or if you tell us about your vulnerable position, we will work with you to achieve an appropriate outcome. We will:

- Work with you to find a sustainable and compassionate path to resolve issues
- Always be fair and ethical in our dealings with you
- Work with your authorised representative
- We shall use your preferred communication method
- We shall keep you informed of progress

INTERPRETER AND RELAY SERVICE

We recognise that some of our customers may experience language barriers in communicating with our office. To ensure you are adequately assisted, we are registered with the Translating and Interpreting Service (TIS), an interpreting service provided by the Department of Home Affairs.

Peak Recoveries pay the cost of arranging the interpreter service (TIS).

For customers with hearing or speech impairment or disability, you may obtain free assistance through the government initiated National Relay Service (NRS) by contacting 133 677.

HARDSHIP

We understand that sometimes unexpected changes in circumstances arise, and our approach is to treat customers with courtesy and respect at all times. We will respect and uphold your rights as provided under the Consumer Credit Legislation Amendment (Enhancements) Act 2012, the Banking Code of Practice (BCoP) and the General Insurance Code of Practice (GICoP).

We will work with you to ensure anyone experiencing hardship is provided relief and the principles applied in the determination of hardship are consistent throughout our organisation and as allowed under powers provided to us by our client.

If you are experiencing hardship, we ask that you:

- contact us – open and honest communication is crucial
- keep us informed of any changes in your circumstances, and contact details
- contact a counsellor or relevant consumer representative if required, to discuss your situation and the options available;
- If you make an application for hardship we shall place the matter on hold for an agreed period to allow you complete the application and provide requested information

- We will consider all reasonable evidence of hardship which may include, but not limited to;
 - a statement of position,
 - evidence that you have consulted with or have an appointment to consult a financial counsellor,
 - evidence of a serious illness that prevents you from earning an income
 - evidence of a disability, including a disability caused by mental illness
 - if you are a centrelink client, your centrelink statements

Review and Assessment

When

you provide all information we requested, then within 21 Calendar Days of receiving it we will tell you in writing, our decision about whether to give you Financial Hardship support; or (b) you do not provide all information we requested within 21 Calendar Days (or by a later date we agree to), then within 7 Calendar Days of that deadline passing, we will tell you in writing, our decision about whether to give you Financial Hardship support.

If your application is unsuccessful then you can reapply if your circumstances change

BANKRUPTCY

if you tell us that you intend to declare bankruptcy, then we will work with you (or your representative) to agree on the amount owed. We will also give you written confirmation of that amount for the purposes of your declaration of bankruptcy.

If we cannot agree on an amount, then we will provide details of our Complaints process in writing

COMPLAINTS

We treat all complaints seriously with dedicated staff and systems in place to manage complaints.

If you wish to lodge a complaint, please contact us on

- 1300 657 597 during office hours.
- Email complaint@peakrecoveries.com.au

EXTERNAL SUPPORT

Agency	Contact Information
<i>National Debt Help Line</i>	National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. The professional financial counsellors offer a free, independent and confidential service. Call 1800 007 007
<i>MoneySmart</i>	MoneySmart can help you manage your money. They have information about urgent money help and divorce and separation. Visit their website moneysmart.gov.au
<i>Kildonan UnitingCare</i>	Kildonan UnitingCare is an innovative and trusted community service organisation Call 1800 002 992
<i>National Legal Aid</i>	National Legal Aid can help you find the legal aid commission in your state or territory. www.nationallegalaid.org/contact/
<i>Lifeline</i>	Lifeline offers personal crisis support services if you're affected by family and domestic violence. Call 131 114 at any time