

# **BPS Reconstruction and Recovery**

## **Complaints Handling Policy-Personal Insolvency administrations**

### **Scope**

We are committed to providing quality service and advice.

Should a bankrupt/debtor, creditor or another party be unhappy with our service they may contact us with the details of their complaint.

We will ensure complaints are taken seriously and will act fairly to resolve the complaint in a timely manner.

### **Definitions**

#### **Aggrieved Party**

Party making the complaint, could be a bankrupt/debtor, creditor or another party.

#### **Complaints Register**

A register detailing a formal complaint.

#### **Formal Complaint**

A complaint that is significant in nature. This type of complaint cannot be resolved immediately. Complaint resolution will require escalation to the Trustee. The aggrieved party should be requested to make their complaint in writing. The complaint will be recorded on the complaints register. The client will be informed of the formal complaint procedure.

#### **Informal Complaint**

A complaint that is insignificant in nature. This type of complaint is generally made verbally, which could be resolved immediately or within a short period of time. Complaint resolution may not require escalation to the Trustee.

#### **AFSA**

Australian Financial Security Authority.

## **Policy Statement**

### **Informal Complaints**

If a client informs a member of staff that they are unhappy with our service, that staff member should;

1. Advise the client that the complaint is taken seriously;
2. Make a file note in relation to the complaint;
3. Take action to resolve the complaint with the client;
4. If the complaint cannot be resolved, inform the client it will be reviewed by the Trustee within 5 days.
5. The Trustee will attempt to resolve the complaint with the client within 5 days.
6. If the complaint is resolved, a detailed file note should be completed and filed.
7. If the complaint cannot be resolved, refer to Formal Complaint procedure.

### **Formal Complaints**

If a client informs a member of staff that they are unhappy with our service, that staff member should;

1. Advise the client that the complaint is taken seriously;
2. Make a file note in relation to the complaint;
3. Request the client make their formal complaint in writing;
4. Inform the client of our Complaints Handling Policy within 5 days of receiving their formal complaint in writing;
5. The complaint will be investigated, file reviewed and information gathered from staff member;
6. Further information from aggrieved party may be requested;
7. The Trustee will attempt to resolve the complaint with the client within 7 days. The aggrieved party will be notified of the complaint decision in writing;
8. If the complaint is resolved, a detailed file note will be completed and filed.
9. If the aggrieved party disagrees with the decision, an opportunity of a meeting with the Trustee will be given.
10. Within 5 days of the meeting the aggrieved party will be notified in writing the outcome of the meeting including any further action required and by which party.
11. If the complaint has been resolved, the aggrieved party will be notified in writing that the complaint has been resolved at the meeting and the matter closed.
12. If the complaint remains unresolved, the aggrieved party will be notified of our final decision.
13. If the complaint cannot be resolved, refer to AFSA.
14. Review our procedures and improve our service for any noted deficiencies.

## **After a complaint in writing**

### **What will happen next?**

1. We will send you a letter acknowledging receipt of your complaint within five days of receiving it, enclosing a copy of this procedure.
2. We will then investigate your complaint. This will involve a review of your file and the facts of the complaint. We will review the matter with the member of staff involved. We may require further information from you.
3. We will write to you within 7 days and inform you of our decision regarding the complaint.
4. If you disagree with our decision you will be given the opportunity of a meeting with the manager and/or trustee to resolve the matter.
5. We will write to you within 5 days of the meeting confirming the outcome of the meeting, including any further action required and by which party. If the complaint has been resolved, the matter is closed pending any further action required to ensure the complaint is resolved.
6. If the complaint is unresolved, our correspondence will include our final decision on your complaint explaining our reasons.
7. If you decline a meeting with the Trustee the matter will be closed per our decision in (3).
8. If you are still not satisfied, you can contact;

Australian Financial Security Authority  
National Allocations Team, Regulation and Enforcement  
PO Box 10443  
Adelaide Street  
BRISBANE  
QLD 4000

Tel: 1300 364 785  
Fax: 07 3360 5402  
Website: [www.afsa.gov.au](http://www.afsa.gov.au)