



Complaints Policy

Objective

To give clients, customers and staff the opportunity to raise a complaint that they have in relation to the service provided by us and to ensure that each complaint is dealt with in a fair, effective and efficient manner.

Policy

Having the ability for parties that interact with us to be able to raise a complaint is important to us at ICMS Creditsystems Limited (“ICMS”), IOUNZ Limited (“IOUNZ”) and Waterstone Recovery Limited (“Waterstone Recovery”). We are committed to ensuring that we provide a service that is the highest of standards and maintaining professionalism and integrity whilst doing so.

This Complaint Policy explains how you formally raise a complaint and the process and timeframes for us to deal with your complaint.

Definitions

“**We**”, “**Our**” and “**Us**” means ICMS, IOUNZ and/or Waterstone Recovery.

“**You**” means the person that has made a complaint.

ICMS, IOUNZ and Waterstone Recovery’s “**functions and activities**” include acting as commercial agent for our clients, recovering debt, purchasing debt, process serving, providing accounts receivable management services, and all other functions and activities that support or are incidental to the foregoing activities of ICMS, IOUNZ and Waterstone Recovery.

A “**complaint**” is an expression of dissatisfaction raised by a customer, client, third party, official or member of staff, which relates to the service provided by us. For example, the way the complainant has been directly or indirectly treated, or something we have/have not done.

Our Purpose

We are a long established collection and credit-reporting agency. We pride ourselves in our ethics, professionalism and reputation in the marketplace.

It is important for us to operate our business performing our functions and activities to a professional manner. We must also adhere to the relevant legislation at all times.

It is one of our objectives to operate in such a way that complaints are eliminated altogether, we welcome complaints when we receive them. However, receiving complaints give us constructive feedback and the opportunity to resolve any misunderstandings in a method that is fair to the complainant and us. It also allows us to implement processes and procedures to eliminate the source of the complaint from reoccurring.

Complaint Objectives

Below are the complaint objectives that we aim to achieve with every complaint we receive.

- To resolve all complaints in a way that is fair to both you and us;
- To continuously improve our business and processes;
- To take sufficient time to complete necessary investigations into the complaint and to keep you informed of the expected completion date or progress made.

Procedure

To enable us to resolve your complaint, you must provide us with the following details:

- Your full name
- Your contact details
- Your postal address
- Sufficient detail about the complaint that will enable us to undertake an investigation (e.g. nature of complaint, dates, names, amounts, the client, reference numbers, staff member)
- What outcome you would like to resolve the complaint.

Methods of Making a Complaint

The following methods are ways of making a complaint to us:

Telephone 0800 DEBTOR (332 867) Monday to Friday between 8:30am and 5:00pm

Email collections@icms.co.nz

Fax +64 9 529 0218

Writing PO Box 9738, Newmarket, Auckland 1149, New Zealand

Response Time

All complaints will be acknowledged within 24 hours of receipt and we will endeavour to provide the results of the investigation within 14- 30 working days.

Complainants Rights

We take the satisfaction of the remedies of complaints very seriously. If you believe that your complaint has been handled unsatisfactorily, please direct this to the General Manager immediately through one of the methods listed above.