

COMPLAINTS POLICY

Objective

The objective of this policy is 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.

Below are the 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.

Policy

Having the ability for parties that interact with us to be able to raise a complaint is important to us at Gravity Credit Management Limited (“Gravity”) 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 policy explains how you formally raise a complaint, the process and timeframes for us to deal with your complaint.

Definitions

“We”, “Our” and “Us” means Gravity and/or Waterstone Recovery.

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

Gravity 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 Gravity 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.

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 GRAVITY (472 8489) Monday to Friday between 8:30am and 5:00pm
Email	complaints@gravitycredit.co.nz
Fax	+64 9 529 0218
Writing	PO Box 302053, North Harbour, Auckland, New Zealand

Response Time

All complaints will be acknowledged within 24 hours of receipt and we will endeavor to provide the results of the investigation within 14- 30 working days, If we are unable to complete the review process within 30 days we will notify you of the reasons and a targeted date for resolution.

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 Business Manager immediately through one of the methods listed above.