



Complaints Management Policy

1 INTRODUCTION

- 1.1 Nimble Australia Pty Ltd (**Nimble, we or us**) is committed to effective and efficient complaints management and to fair and transparent dealings in the financial marketplace.
- 1.2 A complaint is an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

2 OUR COMPLAINTS MANAGEMENT PROCESS

- 2.1 Nimble takes your feedback seriously and will work proactively to investigate and resolve your complaint. If you have a complaint, please contact us by any of the following methods:
 - Email: complaints@nimble.com.au
 - Phone: 133 156
 - Post: PO Box 3592, Australia Fair QLD 4215
- 2.2 Any material relating to Nimble's Internal Dispute Resolution (**IDR**) process will be provided to you free of charge.
- 2.3 Nimble will collect certain information from you, including your name, your contact details, how you would prefer to be contacted, a description of your complaint and how you would like the complaint resolved.
- 2.4 Nimble will acknowledge your complaint, generally within one business day, and give you the contact details of the compliance support officer who will be responsible for dealing with your complaint.
- 2.5 The compliance support officer will commence their investigation and may require further details from you. Upon completion of their investigation, the compliance support officer will contact you with an IDR response. This will provide you with information about:
 - the final outcome of your complaint at IDR; and
 - your right to take the complaint to the Australian Financial Complaints Authority (**AFCA**) if you are not satisfied with the IDR response and how to contact AFCA.
- 2.6 Except where your complaint involves hardship, an IDR response is not required to be provided to you when a complaint is resolved by the end of the fifth business day of receipt of the complaint, where we have:
 - resolved the complaint to your satisfaction; or
 - given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.
- 2.7 A written response will be provided if you request a written response or the complaint is about hardship.

3 TIMEFRAME FOR RESOLVING COMPLAINTS

Nimble endeavours to resolve all complaints as quickly as practicable. Many complaints can be resolved within days or on the spot. Nimble will keep you informed in relation to your dispute and will provide you with an IDR response within the following timeframes:

- if the complaint relates to default notices, hardship notices or notices requesting postponement of enforcement proceedings, we will provide an IDR response no later than 21 calendar days after receiving the complaint; and
- for all other complaints received, we will provide an IDR response no later than 30 calendar days after receiving the complaint.



4 IF YOU ARE UNHAPPY WITH OUR RESPONSE

- 4.1 If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer your complaint to AFCA. AFCA is an independent and external dispute resolution scheme, of which Nimble is a member.
- 4.2 You can lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited

Post: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Fax: (03) 9613 6399
Email: info@afca.org.au
Website: <https://www.afca.org.au/>

5 ACCESSIBILITY SERVICES

- 5.1 We take our commitment to provide accessible services to customers seriously.
- 5.2 If you are deaf or have a hearing or speech impairment, you can contact us on the [National Relay Service](#), a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge:
- Talk to text users, please call 133 677 and then ask for 133 156
 - Speak to listen users, please call 1300 555 727 and then ask for 133 156
 - Internet relay users, please connect to the [NRS](#) and then ask for 133 156

6 CONTACT US

If you have any questions or would like further information about our complaints handling process, please contact us by:

Email: complaints@nimble.com.au
Phone: 133 156
Post: PO Box 3592, Australia Fair QLD 4215

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