

## NATIONAL HARDSHIP REGISTER DISPUTE RESOLUTION POLICY

The Australian Collectors and Debt Buyers Association Limited (“we”/“us”/“our”) is committed to ensuring that your experience with the National Hardship Register (“NHR”) is positive one. From time to time, complaints, disputes or concerns will arise. We define a complaint as:

*“An expression of dissatisfaction made to us about the NHR or our dispute resolution process itself, where a response is explicitly or implicitly expected.”*

When a complaint arises, we invite you to contact us so that we are aware of your concerns and can attempt to resolve them. We take complaints seriously and will attempt to resolve them to your satisfaction wherever possible. Complaints will be handled in an equitable, objective and unbiased manner, and a response provided in writing by email or post within 20 business days.

To make a complaint, please contact us using the details below:

Name:	Australian Collectors and Debt Buyers Association Limited
Email address:	admin@nhr.org.au
Phone number:	1300 731 366
Postal address:	PO Box 295 WARATAH NSW 2298

If you are not satisfied with our response, you may wish to contact:

Office of the Australian Information Commissioner <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> Phone 1300 363 992	Australian Securities and Investments Commission <a href="http://www.asic.gov.au">www.asic.gov.au</a> Phone 1300 300 630	Australian Competition and Consumer Commission <a href="http://www.accc.gov.au">www.accc.gov.au</a> Phone 1300 302 502
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You may also wish to contact the External Dispute Resolution scheme of your credit provider:

Financial Ombudsman Service Ltd <a href="http://www.fos.org.au">www.fos.org.au</a> Phone 1300 78 08 08	Credit Ombudsman Service Ltd <a href="http://www.cosl.com.au">www.cosl.com.au</a> Phone 1800 13 84 22
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Our dispute resolution process aims to be:

- Visible
- Accessible
- Responsive
- Objective
- Free of Charge
- Confidential
- Customer-focused
- Accountable
- Continually-improved

This Dispute Resolution Policy may be amended from time to time, and the current version will be published on [www.nhr.org.au](http://www.nhr.org.au).