

Complaints Procedure (External)

We are committed to handling complaints in a timely, efficient, courteous, fair and objective manner.

If you are not happy with the assistance provided we encourage your feedback. At Probe we recognise that encouraging customer feedback, including complaints if customers are not satisfied, can offer opportunities to enhance a customer experience. Our contact details are:

Phone: 1300 177 623;

Post: Attention Complaints, Level 7, 485 LaTrobe Street, Melbourne, Victoria, 3000; or

Email: Feedback@Probegroup.com.au if your complaint relates to Collections

You are able to lodge a complaint via any of the above. To enable our team to assist please ensure you have your Probe reference number and Account number available along with details of your complaint.

Complaints are managed at Probe in accordance with the following principles:

Responsiveness

Probe is committed to addressing the needs and expectations of customers with respect to complaints handling where reasonably practicable to do so. Probe seeks to adopt a customer focused approach with respect to handling complaints and encourages feedback.

Objectivity

Each complaint is required to be addressed in an equitable, objective and unbiased manner through the complaints handling process. Probe seeks to adopt a solutions focused approach placing emphasis on solving the problem and not on assigning blame.

Timeliness

Complaints are handled as expeditiously as feasible given the nature of the complaint and of the process used. Probe will advise of the estimated response time for your

complaint. Where applicable, complaints will be handled in accordance with our client's complaint handling policy.

Response Timeframes

For financial services complaints applicable to Probe clients in the financial services industry Probe aims to respond to complaints within the following timeframes:

- Standard Complaints–no later than 30 calendar days
- Credit-related Complaints–no later than 21 calendar days after receiving the Complaint (Exceptions apply–see Complaints Handling Policy).

Accessibility

If you require any assistance in providing feedback or a complaint our team is available to provide the necessary support to assist you in providing feedback via the various channels listed above.

Financial hardship

If you have received correspondence from us and are experiencing financial hardship we encourage you to reach out to us to discuss your circumstances and available options. We are here to help and can be contacted using the details in your correspondence or at CustomerAssist@probegroup.com.au. Our clients are customer focussed and will endeavour to work with you to develop a solution tailored to your needs in accordance with their existing hardship policies.

Additional support is also available at the National Debt Helpline available on 1800 007 007 or www.financialcounsellingaustralia.org.au. Assistance is also available at moneysmart.com.au.

Financial Services Complaints

If your complaint relates to the services we provide for a financial services client the following additional processes apply:

Complaint handling timeline

The steps in the complaint handling process are:

- I. Acknowledgement of the complaint (we aim to do this within 24

hours or one business day);

2. Assessment and investigation of the complaint; and

3. Provision of a response.

If you find our response unsatisfactory

If you are not satisfied with our response to your complaint, you may be entitled to take your complaint to the Australian Financial Complaints Authority (AFCA). This is an external dispute resolution scheme that handles complaints regarding financial services.

AFCA's contact details are:

Phone: +61 1800 931 678;

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC, 3001; or

Email: info@afca.org.au

You can also access AFCA's website at www.afca.org.au.

Support

We encourage you to let us know if you're currently experiencing circumstances that require extra support. Our team are here to assist and both Probe and our clients have policies in place to support vulnerable customers in times of need.

Additional external support services available include:

Lifeline at www.lifeline.org.au or 13 11 14 or Beyond Blue www.beyondblue.org.au or 1300 22 4636