



Internal Dispute Resolution & Complaint Handling Policy

1. Purpose

Barossa Lending Services Pty Ltd trading as FarmScape Finance ("FarmScape") is committed to providing high quality products and services and a superior level of client service and support.

The National Consumer Credit Protection Act (the "Act") requires FarmScape to implement specific internal and external dispute resolution procedures.

This policy details internal procedures for responding to and resolving client complaints to ensure that the process is conducted in an efficient and effective manner and in compliance with the Act.

The aim is for FarmScape to build on and strengthen relationships with clients, even in the event of dispute. Effectively resolving a dispute has been proven to strengthen a client relationship.

It is important that FarmScape's dispute resolution procedures are communicated to clients. So, all clients should be given (or directed to) a copy of FarmScape's Internal Dispute Resolution information.

2. Guiding Principles

FarmScape will implement its internal complaints handling procedures in accordance with the following guiding principles:

- (a) **Visibility.** FarmScape will make information known to clients about how and where they can raise concerns or complain.
- (b) **Accessibility.** FarmScape's complaints handling process will be easily accessible to all complainants.
- (c) **Responsiveness.** FarmScape will acknowledge receipt of a complaint, and when doing so, treat complainants courteously.
- (d) **Objectivity.** Each complaint will be addressed in a fair and unbiased manner.
- (e) **Cost.** FarmScape's complaints handling process will be available to complainants free of charge.
- (f) **Confidentiality.** The personal information of a complainant will only be used for the purposes of addressing the complaint.
- (g) **Client focus.** FarmScape will be open to feedback, including complaints, and will show commitment to resolving complaints by its actions.
- (h) **Accountability.** FarmScape will ensure that accountability for, and reporting on, the actions and decisions of RLS with respect to complaints is clearly established.
- (i) **Continual improvement.** FarmScape will ensure the continual improvement of its complaint handling processes and the quality of its services through reviewing complaints and addressing any systematic or procedural causes.



3. Management and Employee Responsibilities

The application and effectiveness of internal complaints handling procedures is the responsibility of all FarmScape 's management, employees and authorised credit representatives.

The Managing Director has been appointed to oversee FarmScape's complaints procedures.

Managing Director is responsible for:

- ensuring that complaints handling processes and procedures are established and implemented;
 - identifying and allocating the management resources required; and
- monitoring and reviewing the complaints handling process to ensure it is continually improved.

Managing Director has been appointed as FarmScape's Complaints Officer.

Managing Director is responsible for:

- responding to client complaints;
- administering FarmScape 's Complaints Register; and
- signing off on the resolution of all complaints.

All FarmScape staff and authorised credit representatives have a responsibility to promptly report complaints to Managing Director on 08 8562 2707. Any person who fails to comply with this complaints handling procedure will be appropriately counselled by the Managing Director.

4. Internal Complaints Procedures

FarmScape has adopted the following measures for internally handling complaints and disputes with clients:

- (a) All staff or authorised credit representatives on receiving any complaint is required to refer the matter to Managing Director.
- (b) The Managing Director will liaise with the staff/credit rep and client involved and complete the required forms in line with FarmScape's IDR Process.
- (c) The steps for processing complaints and disputes are as follows:
 - (i) Identify yourself, listen, record details and determine what the client wants;
 - (ii) Speak with the staff/credit rep member involved and reconcile any factual differences;
 - (iii) Confirm details received and acknowledge receipt of the complaint within 2 days;
 - (iv) Empathise with the client in a courteous manner;
 - (v) Explain the courses of action available;
 - (vi) Do not attempt to lay blame or be defensive;



- (vii) Resolve the complaint if possible or commit to doing something immediately;
- (viii) Ensure that the client is informed the complaint is receiving attention, without creating false expectations;
- (ix) Check whether the client is satisfied with the proposed action and, if not, advise of alternative courses of action. This includes referring the matter to the ASIC-approved external dispute resolution scheme;
- (x) Provide acknowledgment (for example, a thank you letter, a telephone call); and
- (xi) Follow up as appropriate and monitor to ensure the client remains satisfied.

5. Timeline for resolving complaints

Straightforward misunderstandings or simple complaints / disputes should take no longer than 2 days to resolve completely. If the complaint / dispute is more complex, you should aim to resolve it within 14 days.

If any further time is required to resolve the complaint, the client should be contacted and advised accordingly before the end of any stated timeframe.

6. External dispute resolution schemes

Farmscape is a member of the AFCA – Membership Number 84824.

The client should be advised that complaints can be reported to AFCA at any stage during the dispute process.

7. Ongoing review and reporting

Farmscape will regularly seek to improve the performance of its internal complaints handling process.

Managing Director will meet with the management of Farmscape at regular intervals to report on the number of complaints received and their resolution.

Where the management team is not satisfied that a complaint has been properly reported and resolved, it may conduct further investigations and implement its recommendations to achieve a final satisfactory resolution of the complaint.

8. Questions? Comments?

For further information on Farmscape 's internal complaints handling policies and procedures, please contact Managing Director on 08 8562 2707.