

Compliments and Complaints

The team at Life After Debt ® strive to provide the best service possible and provide professional, empathetic advice to those struggling under the pressure of unmanageable debt.

When a team member provides outstanding customer service we would love to hear about it! Please use our *Feedback Form* overleaf.

If, however, you are dissatisfied with the service you have received, we still welcome the feedback to allow us to look into and hopefully resolve the issue. This process assists to continually review and improve our practices. Please use our *Complaint Form* overleaf.

What you need to know

Australian Financial Solutions Pty Ltd uses the trading name Life After Debt ®. We are a professional personal insolvency practice and Registered Debt Agreement Administrators.

In the event of a compliment or complaint, please find below our company information;

Company Details

Registered Debt Agreement Administrator No 1211

Company:	Australian Financial Solutions Pty Ltd as trustee for the AFS Unit Trust.
Trading Name:	Life After Debt ®
ABN:	95 361 076 338
ACN:	065 349 395
Address:	Suite 4 / 628-630 Newcastle Street, Leederville WA 6007
Postal Address:	PO Box 572, Leederville LPO WA 6903
Telephone:	1300 237 669
Facsimile:	08 6151 4555
Email:	info@lifeafterdebt.com.au
Internet:	www.lifeafterdebt.com.au

Compliment Details Form

Your Full Name	DOB
Mobile	Email
Address	
Date Occurred	
Name of Team Member Involved (if known / applicable)	
Description of Compliment	
Are you happy for us to use your comments as a business testimonial for marketing purposes?	
YES / NO	
If yes above, do you wish to remain anonymous?	
YES / NO	

Australian Financial Solutions Pty Ltd uses the trading name Life After Debt[®]. We are a professional personal insolvency practice and Registered Debt Agreement Administrators.

In the event of a complaint, please find below information about us and our obligations.

Company Details

Registered Debt Agreement Administrator No 1211

Company: Australian Financial Solutions Pty Ltd as trustee for the AFS Unit Trust.
Trading Name: Life After Debt[®]
ABN: 95 361 076 338
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Address: Suite 4 / 628-630 Newcastle Street, Leederville WA 6007
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Telephone: 1300 237 669
Facsimile: 08 6151 4555
Email: info@lifeafterdebt.com.au
Internet: www.lifeafterdebt.com.au

Dispute Resolution

Every employee at Life After Debt[®] is trained and obligated to communicate with each of our clients (and their representatives) in a professional, respectful and ethical manner.

If however you are not satisfied with our approach to your issue, Life After Debt[®] has in place a formal internal dispute resolution process to address your concerns.

If you make a complaint, the team member you are dealing with will attempt to resolve it.

If you are not satisfied with the resolution of the complaint which they offer, you have the option of lodging a formal complaint via our internal and external dispute resolution services. Prior to it considering any dispute, our external dispute resolution service provider will require that your attempt to undergo our internal dispute resolution service.

Life After Debt's[®] participation in providing an internal dispute resolution service and an external dispute resolution service provider, is not a waiver of any of the rights it may have under the law, or under any contract which has been assigned to it.

Internal Dispute Resolution (IDR)

lifeafterdebt.com.au

Submitting in writing

If you wish to lodge a complaint please complete the complaint registration form (*copy available at the end of this document*). Once completed return it to;

Email: info@lifeafterdebt.com.au
Facsimile: 08 6151 4555
PO Box Address: PO Box 572, Leederville LPO WA 6903

If you prefer, you may alternatively send a written complaint through to one of the above contact points, *without using the complaint registration form*. Either way, it is beneficial for you to provide all details relevant to your complaint.

A senior manager will review your complaint and acknowledge receipt within 5 business days. We will seek to resolve the issue within 21 days, or failing that, keep you apprised of any updates and the progress towards a resolution.

External Dispute Resolution (EDR)

If you are not satisfied with the resolution of the complaint we have offered by an internal review, you have the option of lodging a formal complaint via external dispute resolution services

The *Australian Financial Security Authority (AFSA)* is responsible for monitoring standards of personal insolvency practitioners (including registered trustees, the Official Trustee, and debt agreement administrators) under the Bankruptcy Act. Its role includes dealing with complaints against trustees and administrators and dealing with requests for review of certain decisions made by trustees on behalf of the Inspector-General in Bankruptcy.

How to complain to AFSA?

First try and resolve your concerns with the trustee or administrator. If you remain dissatisfied or feel unable to raise the issue with them, you may contact *AFSA Regulation and Enforcement*:

Via Website: www.afsa.gov.au and use the [Feedback form](#).

Via Phone: You can call on [1300 364 785](tel:1300364785).

Via Post: GPO Box 548, Sydney NSW 2001

Via Facsimile: 02 82337805

How is my complaint handled?

AFSA will acknowledge written complaints within seven days. Generally, we are able to deal with most complaints within 28 days. If the issues you raise are complex this may take longer but we will keep you informed. If you wish to remain anonymous, or have concerns about your details being made available, please make this clear to AFSA. AFSA aims to finalise the investigation within 60 days of receiving your complaint and will keep you informed of the progress of the investigation.

Complaint Registration Form

Your Full Name	DOB
Mobile	Email
Address	
Date & Time of Issue	
Name of Team Member Involved (if known / applicable)	
Description of Complaint – please include as much detail as possible	