

## Compliments and Complaints

The team at Life After Debt<sup>®</sup> 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<sup>®</sup>. 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

Australian Financial Solutions Pty Ltd  
as trustee for the AFS Unit Trust, trading as Life After Debt<sup>®</sup>

ABN: 95 361 076 338  
ACN: 65 349 395  
Address: 85 Main Street, Osborne Park, WA 6017  
PO Box 67, Mt Hawthorn, WA 6915

Telephone: 1300 237 669  
Facsimile: 08 6378 4082  
Email: [info@lifeafterdebt.com.au](mailto:info@lifeafterdebt.com.au)  
Internet: [www.lifeafterdebt.com.au](http://www.lifeafterdebt.com.au)

## Compliment Details Form

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

Australian Financial Solutions Pty Ltd uses the trading name Life After Debt<sup>®</sup>. 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

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## Dispute Resolution

Every employee at Life After Debt<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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](mailto:info@lifeafterdebt.com.au)  
Facsimile: 08 6378 4082  
PO Box Address: PO Box 67, Mt Hawthorn, WA 6915

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 Complaints Authority (AFCA)* is an independent arbitrator; as a member they are the External Dispute Resolution provider.

### *How to complain to AFCA?*

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 *AFCA*:

Via Website: [www.afca.org.au](http://www.afca.org.au) and use the [Complaint form](#).  
Via Phone: You can call on **1800 931 678**.

## Complaint Registration Form

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