

Complaints Policy

Current as at Jul 2023

Overview

We pride ourselves on delivering an outstanding customer experience. Your feedback is important; it helps us to identify what we're doing well and where we can improve. We recognise the right of all consumers, both past and present, to raise complaints and have those complaints investigated fairly, efficiently, and with transparency. We will work with you to rectify your concerns.

What is a complaint?

A complaint is an expression of dissatisfaction made to a Supplier in relation to its products or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected by the Consumer.

If you're not happy with any part of our offering, we want to work with you to resolve the situation. **We** will investigate the issue through the framework of a complaint, regardless of the reason. We'll also clarify with you if we're unsure whether you're wanting to raise a complaint.

Costs

There are no costs to raise a complaint with **us**. We offer multiple channels to ensure that we enable your right to make a complaint.

How to make a complaint

You can raise a complaint with **us** at any time. Please ensure that you provide:

- An overview of the reason for your complaint
- Details to identify your account
- Your contact details

Contact details

1. By phone

Call us on 1800 945 025 to leave a message for our Customer Service team member. Please note **our** business hours are 9:00am – 6:00pm Monday to Friday (AEST). Call charges from mobile may apply.

2. By email

You can send us an email to support@koganmobiledevices.com.au. Please put 'Complaint' in the Subject Field.

3. Chat

Visit www.koganmobiledevices.com.au. You'll be able to chat with a Customer Service team member. Please note **our** business hours are 9:00am – 6:00pm Monday to Friday (AEST).

4. Helpdesk Support

Visit www.koganmobiledevices.com.au/support. You'll be able to lodge a ticket directly to our Customer Service team, who will respond as soon as possible.

5. By mail

Our mailing address is PO Box 330, Sydney NSW 2001. Please note postage fees may apply.

Authorised Representative

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You're able to nominate a representative to make and handle complaints on your behalf.

If you haven't authorised a third party on your account, please let a member of our team know that you wish to do so and they will be able to assist.

Complaints Process

We aim to resolve all complaints on first contact. Where we're unable to do so, the following are potential steps in reaching a resolution.

1. Receipt
 - a. If unclear, we'll confirm that you're wishing to raise a complaint.
 - b. The date of receiving the complaint is the point at which all timelines are based on.
 - c. You'll receive a Complaint Reference Number.

2. Acknowledgement
 - a. **By phone:** immediately.
 - b. **By email, online or post:** within 2 business days.

3. Initial Assessment
 - a. We'll work with you to understand your complaint.
 - b. This involves recording details of the complaints and investigating whether there's a broader underlying issue.

4. Investigation
 - a. In some instances, we may not be able to immediately reach a conclusion as to the cause of the complaint.
 - b. We may need some additional time to investigate further.
 - i. If this is the case, we'll be sure to let you know and provide an estimate as to when we will next be in contact.

5. Response to a complaint and proposed resolution
 - a. **For General Complaints: we** will offer a proposed resolution within 15 business days.
 - b. **For Urgent Complaints: we** will offer a proposed resolution within 2 business days.

6. Communicating our decision

We'll contact you with an offer which we hope will resolve your complaint.

7. Implementation of agreed resolution
 - a. We'll not implement a resolution until you've confirmed that:
 - i. You're happy to proceed and
 - ii. You agree with the outcome
 - b. For General Complaints, within 10 business days of your acceptance.
 - c. For Urgent Complaints, within 2 business days of your acceptance.

8. Closing
 - a. We will provide written confirmation within 5 working days of implementing the necessary changes.
 - b. We will not close your complaint until
 - i. We have implemented the agreed solution and
 - ii. You have confirmed that the complaint can be closed.

Delays

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At any point, if we believe the above steps may be delayed and we're unable to deal with your enquiry within the applicable code timelines we'll let you know as soon as possible. If we believe we cannot resolve a General Complaint within 15 business days or an Urgent Complaint within 2 business days, we'll contact you to inform you of the reason for the delay and the new timeframe.

Where the delay may be greater than 10 business days, we'll advise you of your options for external dispute resolution including AFCA.

Monitoring your complaint

You may use any channel above to monitor the progress of your complaint.

Simply provide your Account Number or Complaint Reference Number.

Prioritisation and Escalation

Complaints are classified into one of two categories: General Complaints and Urgent Complaints.

The TCP Code defines an **Urgent Complaint** as:

- The Complaint is made by a Customer who has applied for or has been accepted as being in Financial Hardship under that Supplier's Financial Hardship policy and where the subject matter of the Complaint can reasonably be presumed to directly contribute to or aggravate the Financial Hardship of that Customer.
- It involves a Priority Assistance Customer and the service for which they are receiving Priority Assistance.

A **General Complaint** may be classified into the below categories:

- Account and billing issues
- Service dissatisfaction
- Process dissatisfaction
- Collections dispute
- Product issues
- Credit decisions

An Urgent Complaint will be immediately escalated to a senior team member and a confirmation of the proposed resolutions will be delivered within 2 business days. You may ask for your General Complaint to be escalated. Once escalated, your complaint will be managed by a senior team member, with the aim to deliver a resolution within 2 business days of receiving the request.

External Escalation

If we're unable to come to an agreed resolution that you are satisfied with, you may contact an external organisation to proceed further with your complaint. We do ask that before doing so, you allow us the opportunity to resolve the issue first.

If referred to the TIO, we'll work with them to deliver an offer suitable. At no point throughout the life of the dispute will we cancel your service. Similarly, if we are unable to resolve your complaint and you decide to escalate your complaint to AFCA or other external dispute resolution party, **we** will not cancel your contract or treat you any differently.

Below are some contact details of relevant external bodies:

- Australian Financial Complaints Authority (AFCA): 1800 931 678

Frivolous and vexatious requests

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After reviewing your complaint and investigating any issues raised, we may determine that there is nothing further that we can do to assist providing a resolution. In this instance we may decide not to deal any further with the complaint. We will inform you in writing within 5 business days of our decision. With this, we will also provide channels to continue raising this complaint externally, such as a referral to AFCA.

Unable to contact

During the complaint resolution process, we may contact you to discuss your complaint or advise of a proposed resolution. If we're unable to make contact, we'll write to you advising that we were unable to contact you, provide details of the contact attempts and invite you to contact us within the next 10 working days. If we don't hear from you after this period, we may reprioritise your complaint.

Providing additional assistance

We aim to make raising a complaint as fair and efficient for all consumers, including those with disabilities, going through or suffering hardship, and those from non-English speaking background. Please inform our Customer Service team if you require additional assistance to lodge your complaint and numobile Customer Service will provide the necessary support.