

Customer Complaints Policy

Hino Financial Services works hard to try to ensure you always get the best service from us. If there's something about our products or services that you aren't happy with, then let's work together to see if we can resolve it quickly.

Our complaints policy aims to ensure that all matters are dealt with seriously, respectfully and are treated in total confidence.

Principles of this complaints policy

These principles apply to Hino Financial Services, our employees and representatives when responding to customer complaints in Australia.

(a) Visibility

Our complaints procedures are readily available to customers via the Hino Financial Services website, Credit Guide and Complaints brochure.

(b) Accessibility

We make complaint submission easy by ensuring the process is simple and accessible via mail, email and telephone and ensuring support (if required) is available for complainants from non-English speaking backgrounds.

(c) Responsiveness

Hino Financial Services representatives must acknowledge and respond to complaints received as soon as practical and within the timeframes set out by this policy and relevant regulation.

(d) Objectivity

Our employees and representatives must avoid any bias in dealing with the complainant, the person complained against or the organisation. We will make enquiries to find relevant facts from parties on both sides of the complaint and verify explanations (whenever possible); and act to avoid any conflict of interest.

(e) Accountability

Hino Financial Services has an effective system for recording and responding to complaints, which are reviewed monthly.

(f) Charges

Hino Financial Services will not charge customers a fee for raising a complaint.

(g) Confidentiality

Our employees and representatives will not disclose personally identifiable information unless it is needed for the purpose of addressing the complaint; and the complainant has provided consent.

(h) Customer Focused Approach

Hino Financial Services employees and representatives are focused on our customers by being helpful, friendly, and communicating in plain language; demonstrating a commitment to resolve the complaint as honestly, fairly, and efficiently as possible.

(i) Continuous Improvement

In the interest of improving our customer experience, we are committed to an annual review of our complaints handling policies and procedures.

(j) External Dispute Resolution

If you are unhappy with our process or response, you may wish to lodge the complaint with the Australian Financial Complaints Authority (AFCA). All disputes raised through AFCA are managed in accordance with this complaints policy and relevant government regulations.

How you can raise a complaint with us

Step 1. Let us know

Please contact our Customer Resolution Team:

Phone: 1300 888 850 between Monday and Friday from 8:30am to 5pm AEST

Email: finance@hino.com.au

Step 2. Escalation to our Internal Dispute Resolution team

If we are unable to resolve your complaint at first call or contact, we will escalate the matter to our Internal Dispute Resolution (IDR) team.

In accordance with this complaints policy, our IDR team will:

- Conduct a more detailed investigation into your complaint
- Keep you informed of the resolution process
- Answer any of your questions
- Aim to resolve the complaint promptly, and consistently
- Provide a written response (via email or mail) if requested or required by law, explaining our final decisions, reasons, and outcomes of your complaint.

Our IDR team can be contacted by:

Phone: 1300 073 555 between Monday and Friday from 8:30am to 5pm AEST

Email: financecomplaints@hino.com.au

Mail: IDR Manager
Hino Financial Services
PO Box 9215
Scoresby, Vic 3179

Step 3. Seek an external review

If you are unhappy with our response after taking Steps 1 and 2, you may lodge a dispute with the Australian Financial Complaints Authority (AFCA). AFCA is an external independent impartial body that has been set up to resolve financial services disputes. There is no charge for this service.

The Australian Financial Complaints Authority can be contacted by:

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email: info@afca.org.au

Web: www.afca.org.au

Timeframes for handling your complaints

We will acknowledge your complaint at first point of contact. We will attempt to resolve your complaint as quickly as possible. If we are unable to resolve your complaint in the first call or contact, we will investigate and respond no later than:

- 21 calendar days after receiving a complaint relating to hardship, default notices or postponement of enforcement proceedings; or
- 30 calendar days after receiving a complaint in all other instances.

We are committed to keeping you informed throughout the entire process and will provide regular updates and notices until your complaint is resolved.

If you need additional assistance with your complaint

We understand that our customers come from diverse backgrounds. Some may find it difficult to discuss their accounts with us in English, in writing or over the phone.

Our Customer Service Representatives can support you by:

1. Accepting the customers verbal consent to speak with a third-party (valid for the current call only).
2. Discussing the account with the customers previously appointed representative.
3. Obtaining further support from either:
 - a. The National Relay Service (NRS) for hearing impaired customers; or
 - b. Translation and Interpreting Service (TIS National) for customers who do not speak English well, or when English is not their first language.

Ensuring quality in our complaints policy

Hino Financial Services is committed to the quality of our complaints policy, procedures, employees, and representatives. All aspects are reviewed annually by the Customer Resolution Manager for the identification of systemic or recurring problems. In accordance with the principles of this policy, if problems are identified, we will act to resolve them.

Where appropriate, issues that arise out of our complaints handling process may be incorporated in the processes for monitoring and evaluating employee and representative performance.