



# ScotPac Complaints Policy

December 2024



## How Can We Help?

Scottish Pacific Group (ScotPac) understands that, although we do our best to provide a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction.

Where you have a complaint about our products or services, this document explains our process for resolving it with you.

Our complaints process ensures that:

- you can raise your complaint with us;
- your complaint is addressed by us; and
- procedures and products can be adjusted, where possible, to improve our service.

## What is a Complaint

A complaint is a verbal or written expression of dissatisfaction about a product, service, staff or the complaints handling process itself where a response or resolution is explicitly or implicitly expected or legally required.

## Understanding Our Complaints Handling Process

ScotPac's complaints handling process is set out below. Some steps may vary slightly where specific laws apply to the complaint.

This process is intended as a guide and is not a contract between you and Scotpac, and it is not enforceable against us.

### Step 1. Making a Complaint

In most circumstances your complaint can be settled to your satisfaction by simply making us aware of it.

You may raise your complaint with ScotPac through various means, including:

- Phone: 1300 177 495;
- Website: [www.scotpac.com.au/feedback](http://www.scotpac.com.au/feedback)
- Post:  
ScotPac Business Finance  
GPO Box 9969  
Sydney NSW 2000

We will acknowledge your complaint within 24 hours, generally through the same channel the complaint is made. We will then ensure that your complaint is investigated and resolved in a timely manner.

There is no charge for making a complaint.

### Step 2. Recording Your Complaint

All complaints will be recorded in our complaints register.

Where a complaint cannot be resolved to your satisfaction immediately, it may be necessary for you to answer some questions to enable us to properly investigate the complaint.

### Step 3. Complaint Escalation

If a staff member is unable to handle the complaint initially, it will be referred to a Complaints Officer to resolve with you.

### Step 4. Complaint Investigation

Your complaint will be fully investigated by a Complaints Officer and a decision made on the matter.

### Step 5. How You Will Be Informed of the Outcome

For most complaints, a response will be provided to you within 30 calendar days after we receive your complaint.

For complaints involving default notices or hardship, a response will be provided to you within 21 calendar days after we receive your complaint.

Should there be exceptional circumstances causing a delay we will advise you of the circumstances causing the delay and when we expect the matter to be resolved.

### Further Escalation

ScotPac entity *SPPF Pty Ltd* is a member of the Australian Financial Complaints Authority (AFCA).

For complaints relating to ScotPac's home loan product only, you may escalate the matter to AFCA (under Financial Firm *SPPF Pty Ltd*) if you are dissatisfied with our IDR response.

Contact details for AFCA are as follows:

- Write to:  
Australian Financial Complaints Authority  
Limited  
GPO Box 3  
Melbourne VIC 3001
- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Website: [www.afca.org.au](http://www.afca.org.au)

If your complaint involves privacy issues and has not been resolved to your satisfaction you can refer the matter to the Office of the Australian Information Commissioner (OAIC).

Contact details for the OAIC are as follows:

- Phone: 1300 363 992
- Write to:  
Director of Compliance (Investigations)  
GPO Box 5218  
Sydney NSW 2001
- Fax 02 9284 9666
- [Online Enquiry Form](#)
- Website: [www.oaic.gov.au](http://www.oaic.gov.au)

## Accessibility Services

We take our commitment to provide accessible services to customers seriously.

If you are deaf or have a hearing or speech impairment, you can contact us through the [National Relay Service](#), then ask for 1300 177 495.

The National Relay Service is a free government service that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment.

If you require this Policy in another language, please contact us at the details below.

## Contact Us

If you have any questions or would like further information about our complaints handling process, please contact us by:

- Phone: 1300 177 495;
- Post:  
ScotPac Business Finance  
GPO Box 9969  
Sydney NSW 2000

## Use of Your Information

We only ask for and consider relevant information when investigating your complaint.

You can seek access to information about you that we have relied on in assessing your complaint, and contact us to correct any mistakes or inaccuracies.

# Talk to us

Find out more about  
what ScotPac can  
offer your business.

Call 1300 177 495 or  
Visit [ScotPac.com.au](http://ScotPac.com.au)

## Office Locations

Sydney  
Brisbane  
Adelaide  
Perth  
Melbourne  
Auckland  
Guangzhou