

# Client Satisfaction Commitment Plan

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Our reputation is built on matching the appropriate product(s) to the individual's requirements. We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where clients may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

## **Step 1**

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact your Finance Consultant, John Koznedev first and tell him about your concerns.

## **Step 2**

We pride ourselves on the company's reputation, and want to ensure that all concerns and complaints are fully documented, investigated and resolved in a timely manner. So, if the issue is not satisfactorily resolved within 1 working day by talking with your finance consultant, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Business Manager, Melissa Koznedev. You may also contact our office and ask to speak with Melissa directly.

- telephoning: 0433 451 571
- e-mailing: [melissa@jjemfinancesolutions.com](mailto:melissa@jjemfinancesolutions.com)
- writing to: PO Box 5098, Alberton SA 5014

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a response to you is 45 days, although in pursuit of best practice and the reputation of our organisation, we aim to resolve these issues in a much shorter time frame.

## **Step 3**

Although we try hard to resolve a customer's concern in the most considerate and direct manner, sometimes it may need to be referred to a dispute resolution scheme, which is external to our organisation. Therefore, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)1

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001