



Customer Internal Disputes Resolution Policy

Contents

- 1.0 Context and purpose
- 2.0 Who can make a complaint?
- 3.0 Lodging a Complaint
- 4.0 Acknowledgement and Assessment
- 5.0 Internal Dispute Resolution (IDR) Response
- 6.0 Internal and External dispute resolution path

1.0 Context and purpose

Ailo makes a firm commitment to each and every customer to provide quality products and services to its clients. As a company we must maintain oversight of complaints received and ensure the efficient and effective resolution of complaints received in relation to the product and services it offers.

This policy has been developed to provide our customers an overview of the process to follow if they wish to lodge a complaint.

2.0 Who can make a complaint?

Complaints can be made by any person, business or appropriately authorised representative of an individual or business who is a user of Ailo.

3.0 Lodging a Complaint

We are committed to providing you with quality services. However, if you have any complaints or wish to understand how best to make a complaint, please follow the procedure set out below:

Step 1 - Contact us via:

- **Mail:** L2, 80 Clarence Street, Sydney CBD NSW 2000
- **Email:** support@ailo.io
- **Telephone:** +61 2 8294 8671
- **Website:** www.ailo.io
- **Facebook:** <https://www.facebook.com/ailohq/>

Please explain the complaint in detail supplying:

- Your full name and contact details
- A detailed reason for the complaint

If you require interpreter services or have a disability and you wish to lodge a complaint please contact:

- **Interpreter Services:** 131 450
- **National Relay Services:**
 - Voice Relay: 1300 555 727
 - TTY: 133 677
 - SMS Relay: +61 423 677 767

4.0 Acknowledgement and Assessment

We will review your complaint and aim to either resolve immediately or respond within 24 hours (by the communication method best suited to you) with how we propose to assess and resolve your complaint.

We will prioritise complaints according to the urgency and severity of the issues raised. We may contact you at various points in our investigation to obtain or clarify information.

We will adopt flexible complaint management approaches to promote early resolution of the complaint wherever possible.

We will consider a broad range of possible remedies when attempting to resolve the complaint. Remedies may include an apology, a refund or waiver of fee, compensation, replacement, correcting incorrect records, ceasing legal or other action which may cause detriment.

5.0 Internal Dispute Resolution (IDR) Response

Standard IDR Response

At the completion of our assessment, and in any event no later than 30 days after receiving the complaint, we will provide you with an Internal Dispute Resolution (IDR) Response. An IDR Response is a written communication from us informing you of:

- a. The final outcome of the complaint;
- b. The right to escalate the complaint to either the Ailo Operations Manager, your Property Manager, your Bank or the Australian Financial Complaints Authority (AFCA) if you are not satisfied with the IDR Response; and
- c. The contact details for the Operations Manager and the AFCA.

If we reject or partially reject your complaint, the IDR Response will clearly set out the reasons for the decision by:

- a. Identifying and addressing the issues raised in the complaint;
- b. Setting out the findings on material questions of fact and referring to the information that supports those findings;

Providing enough detail for you to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter.

Extension

If the complaint is particularly complex or if circumstances beyond our control cause delays in our management of the complaint, the IDR Response timeframe may be extended. If an extension is required we will provide an IDR Delay Notification that will inform the complainant about:

- a. The reasons for the delay;
- b. Your right to complain to the Ailo Operations Manager, your Property Manager, Bank or AFCA if you are dissatisfied; and
- c. The contact details for the Operations Manager and the AFCA.

Resolution within 5 Business Days

We do not need to provide an IDR Response in situations where we have:

- a. Resolved the complaint to the complainant's satisfaction within 5 days; or
- b. Given you an explanation and/or apology when we can take no further action to reasonably address the complaint.

However, we will still provide a written IDR Response, even where the complaint is closed by the end of the fifth business day, if:

- a. You requests a written response; or
- b. The complaint is about hardship.

Closing complaints

A complaint is considered closed when:

- a. The complainant accepts the resolution offered and any required remediation activities have been completed (e.g. payment, compensation paid, apology etc); or
- b. There is no further dispute or response from the complainant for three months after the IDR Response or date of last correspondence was issued.

If a complaint is closed due to you not providing the required information, it can be reopened once you have provided the requested information.

6.0 Internal and External dispute resolution path

If you are not fully satisfied with our response, you have the right to request an external party to operate a dispute resolution process. If this process is requested then the Ailo Operations Manager will engage, if appropriate, an external dispute management company acceptable to both parties to manage the process for both parties.

Alternatively, you may seek redress through the following channels.

- Your Property Manager if the issue is service specific, i.e. we are not operating the service as you were expecting
- Your Bank if the issue is payment specific, i.e. you are adamant you did not authorise the payment
- The Australian Financial Complaints Authority (AFCA)

AFCA, which is an independent dispute resolution scheme, should only be contacted once you have followed the procedures above.

AFCA details are:

- **Telephone:** 1800 931 678
- **Fax:** 03 9613 6399
- **Website:** www.afca.org.au
- **Email:** info@afca.org.au
- **Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001
- **Fax:** +61 3 9613 6399
- **Interpreter Services:** 131 450
- **National Relay Services:**
 - Voice Relay: 1300 555 727
 - TTY: 133 677
 - SMS Relay: +61 423 677 767