



NIMBLE®

Dispute Resolution Process

Version 3 effective 1 November 2018

Nimble's Dispute Resolution Process aims to provide our customers with an acceptable outcome in a reasonable amount of time. Complaints and disputes can be made by telephone or in writing via email, mail, fax or our live online chat service.

Nimble staff are trained in handling complaints and disputes and are empowered to deal with any initial complaint made. Nimble will attempt to provide a response within three business days of the initial complaint being received. If a complaint is not resolved to the customer's complete satisfaction within five business days it will be logged on our Disputes Register and put through Nimble's internal dispute resolution (IDR) process.

Whilst a complaint is being managed by our IDR process:

- all enforcement activities will be placed on hold. This hold will continue for 14 days after the dispute is closed or after Nimble provides its final response to the customer;
- our team will, if needed, ask further questions of the customer to ensure we understand the issue/s that need to be resolved. Nimble will also provide the customer with contact details to enable them to follow up on the complaint; and
- our team will contact the customer with regular updates and ensure the Disputes Register is updated accurately.

The maximum time that Nimble will take to provide the customer with a final response will depend on the type of complaint made:

- if the complaint relates to privacy, we will write to the customer within 7 days to acknowledge the complaint and set out how we will deal with the complaint. We will provide the customer with our final response within 30 days of the complaint being made;
- if the complaint relates to default notices, hardship notices or notices requesting postponement of

enforcement proceedings, we will provide the customer with our final response within 21 days of the complaint being made; or

- for all other complaints we will provide the customer with a response within 45 days of the complaint being made.

During the IDR process we may attempt to resolve the complaint by providing the customer with an offer of resolution. If the customer accepts Nimble's offer of resolution, the complaint will be closed once Nimble and the customer sign a settlement agreement and/or the agreed resolution is implemented.

In the event we cannot resolve a complaint within the relevant timeframes referred to above, we will provide the customer with a final response which will include:

- the final outcome of the complaint at IDR including any offer of resolution;
- the right of the customer to take their complaint to External Dispute Resolution (EDR); and
- the name and contact details of the EDR scheme that customers can take their complaint to if they are unsatisfied with Nimble's final response.

In the event we cannot provide a final response to the customer within the relevant timeframe we will write to the customer before that timeframe expires informing them of:

- the reasons for the delay;
- their right to take their complaint to EDR; and
- the name and contact details of the EDR scheme that customers can take their complaint to if they are unsatisfied.

Details of our EDR scheme are listed below:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
www.afca.org.au
Phone: 1800 931 678.

If customers have any further questions in relation to our Dispute Resolution Process they can contact us by calling 133 156 or by sending an email to complaints@nimble.com.au.