



1. INTRODUCTION

The Complaints and Dispute Resolution Policy (Policy) is Power Club Limited's (Powerclub) governing document for specifying how Powerclub ensures member complaints and disputes are managed within a framework that:

- Recognises the right of members to complain.
- Maintains the privacy, integrity and respect of members who complain.
- Ensures all complaints are resolved in a timely and acceptable manner to the Complainant.
- Captures the benefits to efficiency from receiving complaints through review and continuous improvement.

2. WHAT'S THE PURPOSE OF THIS POLICY?

The purpose of this Policy is to embed an effective and efficient complaint and dispute resolution management process that is aligned with Powerclub's business values, core vision and strategic objectives.

This policy will support Powerclub operations and activities, by promoting a positive complaint and dispute resolution management culture, establishing principles, expectations and a framework to support the implementation of a uniform, responsive, risk-based, efficient and effective complaint management system.

Specifically, this Policy outlines:

1. The scope of this Policy.
2. Powerclub's Complaint and Dispute Policy Statement.
3. Establishing the key roles and responsibilities of the Board, Board Committees, management and staff to ensure the Policy objectives are met.
4. What happens when a complaint is made.
5. What happens when a complaint is resolved.

3. WHAT DOES THE SCOPE OF THIS POLICY EXTENT TO?

This Policy applies to the legal entity, contractors and employees of Powerclub. This Policy is supported by relevant plans, procedures and processes. This Policy remains valid and in effect until notification is issued that the Policy has been superseded.

The scope of the Policy extends to obligations imposed by:

- Statutory, regulatory and licence requirements.
- Relevant mandatory industry codes of conduct, practice notes and guidelines.

This Policy, and the supporting Complaint and Dispute Resolution Framework, align to the extent appropriate for the business with the standards outlined by AS ISO 10002:2006 – "Customer Satisfaction – Guidelines for complaints handling in organisations".



4. WHAT IS POWERCLUB'S POLICY STATEMENT?

Powerclub recognises that all individuals have the right to complain, to have their complaint heard and to be treated with dignity and respect. Any individual who makes a complaint

also has the right to be treated with respect and consistent with the treatment of all others. Members will not be treated unfavourably, including in the way Powerclub communicates and provides services, both during the resolution of the complaint, and once the complaint is resolved.

Powerclub recognises that complaints and disputes can often highlight gaps in our processes and encourages members to raise issues so that any gaps can be addressed.

The guiding principles from the AS ISO 10002-2006 – “Customer Satisfaction – Guidelines for complaints handling in organisations” apply to Powerclub in the following manner:

1. **Intent** - The Powerclub Board and Senior Management are committed to initiating an integrated complaint and dispute resolution system and providing the necessary support and resources for the system to operate effectively and efficiently.

The intent is to achieve this through the deployment of the necessary resources, the provision of appropriately trained employees, the implementation of an enterprise-wide internal complaint and dispute resolution management process, the existence of a robust complaint and dispute resolution reporting procedure and a review process focused on continuous improvement.

2. **Visibility** – Powerclub informs its members of its complaint and dispute resolution management process through its Member Charter which is provided to all members who sign up to Powerclub. This document is always publicly available on the Powerclub website.

Employees who receive and/or manage complaints or disputes have a thorough understanding of the Powerclub complaint and dispute resolution management process and can provide this information to members upon request.

3. **Accessibility** – All individuals have the right to make a complaint to or lodge a dispute with Powerclub by any reasonable means (e.g. telephone, email, online and in writing). When member wants to make a complaint or lodge a dispute and indicates the need for translation services, these services will be made available to the member.

4. **Responsiveness** – Powerclub deals with and responds to complaints or disputes promptly, in line with the assessed significance of the complaint or dispute, and keeps Complainants informed of the process and the progress of their complaint or dispute.

5. **Objectivity** – Each complaint or dispute is addressed in an equitable, objective and unbiased manner. Powerclub recognises the need to be fair to both the Complainant, any employee involved in the handling of the complaint, and any employee identified as involved in the original interaction with the Complainant.

6. **Charges** – Powerclub does not charge members for the lodgement and processing of complaints or disputes.

7. **Confidentiality** – All complaints are recorded and dealt with in the strictest confidence. Personal information of the complainant is accessed only as necessary, and only for the purposes of addressing the complaint. All personal information is treated by Powerclub consistent with its obligations under the Privacy Act and Powerclub's Privacy Policy.



8. **Customer-focused approach** – Powerclub is committed to the efficient and equitable resolution of complaints and acknowledges each individual customer right to complain.
9. **Accountability** – Complaints are reported to Senior Management and to the Powerclub Board as considered appropriate. An overview of complaints statistics is reported to the Powerclub Board's Audit and Risk Management Committee for review, together with information on the Powerclub complaints management process.
10. **Continual Improvement** – Powerclub has established a Complaints tracking system to ensure that systemic problems are identified, classified and analysed. The Powerclub Internal complaint and dispute resolution process will be reviewed on an annual basis, at a minimum, to ensure it is delivering effective outcomes.

If deemed appropriate more regular reviews will be instigated to ensure timely consideration of opportunities to:

- a) Explore, identify and apply best practice in complaints handling.
- b) Foster a customer-focused approach within the organisation.
- c) Encourage innovation in complaint handling.
- d) Recognise exemplary complaints handling behaviour.

5. WHAT IS A COMPLAINT?

A **Complaint** is an expression of dissatisfaction made to an organisation, related to its products, or the complaint-handling process itself, where a response or resolution is explicitly or implicitly expected.

Powerclub's policy practice or the customer service performance, where a response or resolution is explicitly or implicitly expected, will formulate a complaint. A complaint is an expression of grievance about an action, a failure to act or a proposed action or solution.

A Complaint that is **Not Resolved** is regarded **Dispute** as a and is escalated.

An **Enquiry** is a request from a customer for general information for example about relevant codes or guidelines, copy of our prices, information about Who is Powerclub, what is Powerbank Etc

Complainant is a person, organization or its representative making a complaint.

6. WHAT HAPPENS WHEN A COMPLAINT IS MADE, OR A DISPUTE IS RAISED?

6.1. When a complaint or dispute is received by Powerclub:

- a) Powerclub will accurately record the details of the complaint or dispute as part of Powerclub's complaint and dispute management process, give it fair and genuine consideration and seek to achieve a fair outcome.
- b) Complaints are allocated to a staff member charged with the accountability skills required to effectively process complaints or disputes.
- c) Powerclub will inform the member that it is obliged to handle a complaint or dispute made by a member in accordance with the Powerclub Complaints and Dispute Resolution Policy which can be found on the website or a copy of which can be provided to the member on request.



- d) Powerclub will enquire into the complaint within a reasonable timeframe, having regard to the nature and complexity of the complaint.
- e) Powerclub will, appropriately, keep both members and senior management informed of progress.
- f) Powerclub will treat the complaint respectfully and handle all personal information in accordance with the Privacy Act 1988 and Powerclub's Privacy Policy.
- g) Powerclub will ensure the Complainant is satisfied that Powerclub had done everything reasonably possible to resolve with the proposed resolution before closing off the complaint or dispute.

6.2. What happens if the Complainant is not satisfied with the outcome?

- a) If a complainant is dissatisfied with a decision, they can request to have their complaint reviewed by a Powerclub representative at a higher level to the initial Powerclub representative who handled the matter.
- b) If the Complaint is not resolved to the member's satisfaction, the member may take their Complaint to the relevant external dispute resolution body (i.e. the relevant Ombudsman).
- c) Powerclub will, appropriately, keep both members and senior management informed of progress.
- d) Powerclub will provide the member, in writing, the contact details for the relevant energy Ombudsman if Powerclub has been unable to resolve the member's complaint within 28 days. This information is also available on the Powerclub website.

Everyone has the right to make a complaint to Powerclub if they are not satisfied with Powerclub's products, services or policies. Powerclub will not discriminate against anyone as a result of that person making a complaint or lodging a dispute.

6.3. What happens when the complaint or dispute has been resolved?

1. Powerclub senior management will review the complaint and dispute resolution process on a regular basis in order to:
 - a) Ensure continuing suitability, adequacy effectiveness and efficiency.
 - b) Identify and address non-conformity.
 - c) Identify and correct product deficiencies.
 - d) Identify and correct process deficiencies.
 - e) Assess opportunities for improvement.
 - f) Evaluate potential changes.
2. If appropriate, Powerclub will make changes to remedy the situation to prevent the situation reoccurring.



7. WHAT ARE POWERCLUB'S KEY ROLES AND RESPONSIBILITIES?

The Powerclub Board (Board), is supported by the Powerclub Senior Management Team. The Manager Regulatory & Compliance is ultimately responsible and accountable for compliance activities across the business. These responsibilities and accountabilities are discharged as follows:

7.1. Board

The Board has ultimate accountability and responsibility for Powerclub's governance and compliance standards. The Board is responsible for:

- Approving this Policy
- Ensuring robust control, reporting and improvement systems are in place and operating effectively
- Monitoring the performance of the system.
- Reviewing and considering recommendations for improvements to this Policy, systems, processes, and resourcing.

7.2. Chief Executive Officer

The CEO is responsible for:

- The operational and legal compliance of Powerclub in relation to complaints and dispute resolution;
- Ensuring adequate and robust procedures and processes are in place to ensure this Policy is effectively implemented;
- Appointing a responsible complaints handling management representative; and
- Ensuring relevant complaint and dispute resolution responsibilities are included in position descriptions as, appropriate.

7.3. Powerclub Senior Management Team

The Powerclub Senior Management Team is responsible for:

- The implementation of Policy obligations throughout the business and for the allocation of adequate and appropriate resources to establish, develop, implement, evaluate, maintain and improve the complaint and dispute resolution processes, system and performance outcomes.
- Ensuring that responsibilities and authorities for relevant roles are assigned and communicated within the organisation.
- Defining the monitoring objectives and responsibilities within Powerclub.
- Conducting reviews of the complaint and dispute resolution framework.
- Ensuring effective and timely systems for monitoring and reporting are in place.
- Identifying, recommending and implementing approved improvements.

7.4. Complaints Handling Management Representative

The Powerclub Complaints Handling Management Representative ("CHMR") is responsible for managing the:



- Implementation processes, systems and reporting capabilities.
- Allocation of resources and responsibilities.
- Operation of processes, systems and reporting capabilities.
- Data collection in relation to the operations.
- Monitoring processes, systems and reporting capabilities.
- Reporting to the Board, Senior management and participants.
- Arranging peer reviews to inform performance of and improvements.

7.5. All Powerclub Staff

All employees, staff of outsourced service providers and contractors (staff) are responsible for complying with this Policy as relevant to their position description and duties.

All staff are required to participate in training in accordance with the complaints and dispute resolution management system, use available resources as a part of the complaints and dispute resolution management system, work towards ways to improve Powerclub's complaints and dispute management performance.

Third party service provider will assist with resolution of EWOV complaints but not action Ombudsman complaints. This remains with Powerclub.

All staff are required to report compliance concerns, issues and failures and always adhere, the Powerclub Code of Conduct.

8. WHAT HAPPENS IN THE EVENT OF POLICY NON-COMPLIANCE?

All non-compliances with this Policy will be recorded.

Any non-compliances that are risk-rated as critical or major will be escalated to the Board or a relevant Board Committee through Powerclub's non-compliance reporting processes. Non-compliances that are risk-rated as moderate or minor will be reported to the Chief Executive Officer.

Incidents of wilful non-compliance with this Policy are serious and will be dealt with in accordance with Powerclub's normal performance management process, which may include dismissal.

9. WHAT IF THERE IS CONFLICT BETWEEN POLICIES?

In the event of a conflict between policies, the following precedence will apply in this order to the extent of any inconsistency:

- Board approved policy.
- CEO approved procedures or work practices.
- Business approved procedures or work practices.

10. HOW OFTEN WILL THIS POLICY BE REVIEWED?

The Board is responsible for approving this Policy at least every three years or earlier if a significant change occurs that may impact the Policy.



11. HOW WILL POWERCLUB COMMUNICATE CHANGES TO THIS POLICY?

All staff will be made aware of this policy on appointment through standard training modules developed specifically for complaint and dispute resolution training.

12. DEFINITIONS

- **Code of Conduct** - Powerclub's Board-approved Code of Conduct.
- **Complainant** – a member raising a complaint or dispute with Powerclub over the quality of a product or the provision of a service, including the outworking of the Complaint and Dispute resolution policy.
- **Member Charter** – the statement of member entitlements and legitimate expectations of Powerclub during the time they remain a member.