Important Customer Credit Guide and Notice

Francom

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Francom

Version Number	Modified By	Modifications Made	Date Modified	Status
1.0	Operations	Policy Created	05.11.23	Final
2.0	Operations	Update in Policy	03.10.24	Final
3.0	Operations	Policy Review	02.02.25	Final
4.0	Operations	Update in policy.	17.07.25	Final
5.0	Operations & Governance	Update in policy.	06.07.26	Final

1 Important Customer Credit Guide and Notice (Australia)

Mailing Address	PO Box 242, Parramatta NSW 2124			
Email:	info@francomgroup.com		**Telephone**	1300 748 121
IDR Manager	Brooke Markwell	**T:** 1300 804 619	**E:** resolutions@francomgroup.com	

ASSISTANCE	
Australian Natural Disaster	If you and/or a family member have been affected by a recent Australin Natural Disaster, we urge you to get into contact with us as soon as possible to discuss how we can assist you.
Independent Advice	We suggest you obtain independent financial or legal advice. You can call the National Debt Helpline on 1800 007 007 or the Financial Counselling Hotline on 1800 007 007 to talk to a financial counsellor and get free, independent advice about your situation. We suggest you talk to a lawyer to receive legal advice.
Interpreter Assistance	Our friendly staff speak the following languages: Arabic, English, Greek, Portuguese, Samoan, Spanish Hindi and Punjabi. If you have difficulty understanding English, you may find a list of Interpreters in the Yellow Pages. If you have a speech or hearing impairment, please contact the National Relay Service for assistance and visit relayservice.gov.au.

CONTACT	
Contact	Our team will be communicating with you using the following methods: letter, telephone, email, SMS, field calls. Please keep your details with us up-to-date this will be easier for you and for us, so please let us know of any changes.
Call Monitoring	We record all telephone calls for training, monitoring and compliance purposes. If you do not want the telephone call to be recorded, please advise our friendly staff at the beginning of the telephone call.

COMPLAINTS AND RESOLUTIONS	
Complaints	We are committed to building good relationships with our customers. If you have any issues with our operations, please send an email to resolutions@francomgroup.com. Alternatively, to lodge a dispute or enquire about our policies and procedures, please contact our Resolutions Team at resolutions@francomgroup.com.
Review	If you are not satisfied with the response you have received from our IDR Manager or Resolutions Team, you can request to speak with our Ethics and Compliance Committee.
Statute Barred Debt	We do not collect statute barred debt. If you are unsure whether your debt may be statute barred, please contact our Resolutions Team at resolutions@francomgroup.com.

DEFAULT LISTING

If you are subject to Credit Legislation, the original credit provider may have placed a credit default on your credit file. We will maintain any listed default in accordance with all applicable legislation, including the *Privacy Act 1988*.

We also reserves its rights to list a default against you, in accordance with all applicable legislation.

A default may be recorded using: Equifax (www.equifax.com.au), Experian (www.experian.com.au), Creditor Watch: (https://creditorwatch.com.au/).

DISPUTE RESOLUTION POLICY	
Internal	We take complaints and disputes seriously and will use our best endeavours to resolve complaints and disputes. Should you have a complaint or concern in regards to your credit contract or service, including any unforeseen financial difficulty, in the first instance, please contact our IDR Manager using the above details. Our IDR Manager will be pleased to assist in resolving your complaint or concern, at no charge.
External	After contacting our IDR Manager, if you remain unsatisfied with the outcome of your complaint or concern you may wish to contact the relevant external dispute resolution scheme (EDR Scheme).

	The relevant EDR Scheme will depend on the type of account you have with us: - Energy related accounts like electricity and gas can be escalated to the relevant energy ombudsman scheme. More information can be found at Useful contacts | Australian Energy Regulator (AER). - Telecommunications related accounts like mobile phone, landline and internet services may be escalated to the Telecommunications Industry Ombudsman (TIO) . Information can be found at Home | Telecommunications Industry Ombudsman. - Contracts subject to Credit Legislation like SACC and MACC accounts, credit cards, car loans etc can be escalated to the Australian Financial Complaints Authority (AFCA). You can contact AFCA by: **Phone:** 1800 931 678 | **Mail:** GPO Box 3, Melbourne VIC 3001 | **Email:** info@afca.org.au | **Website:** www.afca.org.au. If you are unsure which scheme is relevant, we would suggest you contact our office prior to issuing the EDR complaint as we may be able to provide you with details specific to your account.

PAYMENTS	
Payment Options	We accept the following payment options: Direct Deposit, Credit Card Payments and Bank Cheques. Please contact our office on 1300 748 121 to make a payment, between 9AM and 5:30PM, Monday to Friday. Please **do not** send cash through the mail. To send a Bank Cheque, please send it to: PO Box 242 Parramatta NSW 2150 and clearly note your reference number or account number on the back of the Bank Cheque.
Overpayments	We suggest you check your account balance before making final payment. You can check your account balance by calling us on 1300 748 121 and giving us your reference number or account number. Any overpayments received will be refunded into your nominated bank account and/or by bank cheque.
Account Closure	If you finalise your account, we will provide you with written confirmation of your Account Closure.

POLICIES	
Hardship Policy	We take hardship and financial difficulty seriously and are committed to helping customers finalise their accounts in a satisfactory manner. If you are experiencing hardship or financial difficulty, please call us on 1300 748 131 or via email customercare@francomgroup.com. You can also find our Hardship Policy on our website www.francomgroup.com or request a copy by calling us on1300 748 131. We also suggest you speak with a financial counsellor to obtain independent financial advice.
Privacy Policy	We respect your privacy and are committed to protecting your privacy. We may collect, use and disclose your personal and credit reporting information for purposes associated with providing financial solutions and recovering debt. Our Privacy Policy is available for you to view online at www.francomgroup.com. You can also request a copy of our Privacy Policy by calling us on 1300 748 121.
Training Policy	We are committed to improving our processes and procedures and ensuring that it continues to maintain the highest levels of professional integrity and ethical conduct. See our Training Policy at www.francomgroup.com.
Terms and Conditions	We focus on providing a client focused approach that is pleasant, concise, understanding, respectful, and compliant. For more information, please visit our website at www.francomgroup.com.

2 Important Customer Credit Guide and Notice (New Zealand)

Mailing Address	PO Box 242, Parramatta NSW 2124			
Email:	info@francomgroup.com		**Telephone**	1300748121
IDR Manager	Brooke Markwell	**T: 09 8730 300**	**E: resolutions@francomgroup.com**	

ASSISTANCE	
Natural Disaster	If you and/or a family member have been affected by a recent Natural Disaster, we urge you to get into contact with us as soon as possible to discuss how we can assist you.
Independent Advice	We suggest you obtain independent financial or legal advice. You can call MoneyTalks on 0800 345 123 to talk to a financial mentor and get free, independent advice about your situation. We suggest you talk to a lawyer to receive legal advice.
Interpreter Assistance	Our friendly staff speak the following languages: Arabic, English, Greek, Portuguese, Samoan, Spanish Hindi and Punjabi. If you have difficulty understanding English, you may find a list of Interpreters in the Yellow Pages www.yellow.co.nz. If you have a speech or hearing impairment, please contact New Zealand Relay for assistance and visit www.nzrelay.co.nz.

CONTACT	
Contact	Our team will be communicating with you using the following methods: letter, telephone, email, SMS, field calls. Please keep your details with us up-to-date this will be easier for you and for us, so please let us know of any changes.
Call Monitoring	We record all telephone calls for training, monitoring and compliance purposes. If you do not want the telephone call to be recorded, please advise our friendly staff at the beginning of the telephone call.

COMPLAINTS AND RESOLUTIONS	
Complaints	We are committed to building good relationships with our customers. If you have any issues with our operations, please send an email to resolutions@francomgroup.com. Alternatively, to lodge a dispute or enquire about our policies and procedures, please contact our Resolutions Team at resolutions@francomgroup.com.
Review	If you are not satisfied with the response you have received from our IDR Manager or Resolutions Team, you can request to speak with our Ethics and Compliance Committee.
Statute Barred Debt	We do not collect statute barred debt. If you are unsure whether your debt may be statute barred, please contact our Resolutions Team at resolutions@francomgroup.com.

DEFAULT LISTING

If you are subject to Credit Legislation, the original credit provider may have placed a credit default on your credit file. We will maintain any listed default in accordance with all applicable legislation, including the *Privacy Act 2020*.

We also reserve our rights to list a default against you, in accordance with all applicable legislation.

A default may be recorded using: Equifax (www.equifax.co.nz), Experian (www.experian.co.nz)

DISPUTE RESOLUTION POLICY	
Internal	We take complaints and disputes seriously and will use our best endeavours to resolve complaints and disputes. Should you have a complaint or concern in regards to your credit contract, including any unforeseen financial difficulty, in the first instance, please contact our IDR Manager using the above details. The IDR Manager will be pleased to assist in resolving your complaint or concern, at no charge.
External	If you are subject to Credit Legislation, after following contact with our IDR Manager, if you are not satisfied with the outcome of the attention given to your complaint or concern, you may wish to contact the relevant external dispute resolution scheme, being the Financial Dispute Resolution Service (FDRS). You can contact FDRS by: **Phone:** 0508 337 337 | **Mail:** Freepost 231075, PO Box 2272, Wellington 6140 | **Email:** enquiries@fdrs.org.nz | **Website:** www.fdrs.org.nz

PAYMENTS

Payment Options	We accept the following payment options: Direct Deposit, Credit Card Payments and Bank Cheques. Please contact our office on 1300 748 121 to make a payment, between 9AM and 5:30PM, Monday to Friday. Please **do not** send cash through the mail. To send a Bank Cheque, please send it to: PO Box 242 Parramatta NSW 2150 and clearly note your reference number or account number on the back of the Bank Cheque.
Overpayments	We suggest you check your account balance before making final payment. You can check your account balance by calling us on 09 8730 300 and giving us your reference number or account number. Any overpayments received will be refunded into your nominated bank account and/or by bank cheque.
Account Closure	If you finalise your debt, we will provide you with written confirmation of your Account Closure.

POLICIES	
Hardship Policy	We take hardships and financial difficulty seriously and are committed to helping customers finalise their accounts in a satisfactory manner. If you are experiencing hardship or financial difficulty, please call us on 09 8730 301 or via email customercare@francomgroup.com. You can also find our Hardship Policy on our website www.francomgroup.com or request a copy by calling us on 09 8730 301. We also suggest you speak with a financial counsellor to obtain independent financial advice.
Privacy Policy	We respect your privacy and are committed to protecting your privacy. We may collect, use and disclose your personal and credit reporting information for purposes associated with providing financial solutions and recovering debt. Our Privacy Policy is available for you to view online at www.francomgroup.com. You can also request a copy of our Privacy Policy by calling us on 1300 748 121.
Training Policy	We are committed to improving our processes and procedures and ensuring that it continues to maintain the highest levels of professional integrity and ethical conduct. See our Training Policy at www.francomgroup.com.
Terms and Conditions	We focus on providing a client focused approach that is pleasant, concise, understanding, and compliant. For more information, please visit our website at www.francomgroup.com.

3 Review of this Policy

This Policy shall be reviewed annually by Operations, Governance and CEO and at any other time considered appropriate by the Managing Director and CEO.