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OUR APPROACH TO COMPLAINTS

At the National Housing Finance and Investment Corporation (NHFIC) we have developed a formal mechanism for handling complaints.

In the context of this mechanism, we use the word ‘complaint’ to refer to ‘grievances’, ‘concerns’ and ‘adverse feedback’.

A complaint can be submitted by any applicant for or recipient of a loan, investment, grant or other assistance from NHFIC, or individual, group, community, entity or other party concerned about, affected or likely to be affected by a decision of NHFIC and/or NHFIC’s activities.

If a complaint is being made on behalf of another party, that party should be identified and written evidence of authority to represent that party provided.

Prior to considering how to respond to a complaint generated by an automated complaint aggregator or email delivery system, NHFIC may require evidence of:

• each complainant’s consent to their personal information being provided to NHFIC and used in the manner provided; and

• compliance with Australian privacy law generally and in respect of the use of relevant individuals’ personal information.

NHFIC reserves the right not to respond to each complainant personally but instead provide a standard response to all complainants who have used the same automated email delivery system/aggregator and where the nature of the complaint is the same or in substance the same.

HOW TO SUBMIT A COMPLAINT

If you wish to make a complaint to us, you can use any of the methods below to send your submission:

• Email: contact@nhfic.gov.au

• Write to:

  NHFIC General Counsel & Board Secretary
  Level 10, 22 Pitt Street
  Sydney NSW 2000 Australia

NHFIC’s General Counsel & Board Secretary is responsible for managing the complaints mechanism. All complaints are reported to NHFIC’s Board Audit and Risk Committee.
WHAT TO INCLUDE

A complaint needs to be submitted in writing or electronically.

While a complaint does not need to be in a particular format, it will help us respond if you provide the following details:

• your name, mobile phone number, email address and other contact information such as your postal address and landline phone number
• if you are representing another party, please also provide their contact information
• an outline of your complaint and any previous efforts made to resolve the matter
• your opinion of the desired outcome or result of the complaint (this enables us to have a clear understanding of your expectations of the process)
• whether you have had any previous contact with NHFIC on this or similar issues
• if any information you have provided as part of the complaint, including your identity, or that of the person you are representing, needs to be kept confidential (and the reasons why).

WHAT HAPPENS WITH YOUR COMPLAINT

When we receive your complaint, we will provide acknowledgement of receipt of your complaint and provide you with a contact person within NHFIC, usually within five business days. All complaints are recorded on NHFIC’s Incident Register and reported to our Board Audit and Risk Committee.

We will then investigate the complaint and endeavour to provide a written response within ten business days.

If we cannot respond within this timeframe, we will explain why we cannot do so, what we are doing and when you can expect to receive a reply. As part of our investigations, you may be contacted to clarify your complaint.

It is expected that most complaints will be resolved between NHFIC and the person who has submitted the complaint.

However, at times it may be beneficial to use outside resources to help resolve the complaint, such as referring the complaint on to another party or parties or seeking assistance from external experts or mediators. This will only be done in consultation with, and with agreement from, the person making the complaint and other relevant parties.

NHFIC will use its discretion to select and fund third party assistance.
MONITORING OF COMPLAINTS

We will review the outcomes of all complaints to determine whether there is a subsequent need to amend our complaints mechanism or other NHFIC policies and/or procedures.

Consolidated information on the use of the complaints mechanism and any outcomes relevant to NHFIC’s policies and/or procedures is reported in our Annual Report.

KEEPING INFORMATION CONFIDENTIAL

In some cases, NHFIC and our staff may be required to keep certain information in relation to NHFIC’s activities confidential. This may restrict our ability to provide certain information to those who submit complaints.

If you make a complaint, you can request that your complaint and/or identity be kept confidential.

We will respect such requests unless we are required to disclose any of the information you submit under any applicable law, rule or regulation, by any competent judicial, governmental, supervisory or regulatory body.

THE ROLE OF THE COMMONWEALTH OMBUDSMAN

If a complaint is not resolved by us, you have the option of referring it to the Commonwealth Ombudsman.

The Ombudsman can investigate complaints about the actions and decisions of all Australian Government agencies (including NHFIC) to see if they are wrong, unjust, unlawful, discriminatory or unfair.

Anyone can make a complaint to the Ombudsman about our actions and decisions, and the Ombudsman’s services are free. You can make a complaint by telephone, in writing submitted via post, or using an online form. If you are not comfortable speaking or writing in English, the Ombudsman can arrange an interpreter.

Please note that the Ombudsman cannot investigate complaints about private companies or individuals.

To contact the Ombudsman, visit http://www.ombudsman.gov.au/making-a-complaint.