



Housing Australia

COMPLAINTS POLICY

March 2024

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DOCUMENT VERSION CONTROL

VERSION	DATE	REMARKS
1.0	March 2023	Document creation. Replaces the Complaints Mechanism.
2.0	March 2024	Updated to capture revised procedures for Housing Australia Future Fund Facility (HAFFF) and National Housing Accord Facility (NHAF)

DOCUMENT REVIEW AND APPROVAL

VERSION	DATE	POSITION	AUTHOR / REVIEWER / APPROVER / POLICY OWNER
1.0	December 2022	Senior Risk Manager	Author
1.0	February 2023	General Counsel & Board Secretary	Policy Owner
		Chief Financial Officer / Chief Operations Officer	Reviewer
2.0	March 2024	Chief Risk Officer	Policy Owner
		Chief Financial Officer / Chief Operations Officer	Reviewer

BOARD AND COMMITTEE APPROVAL

VERSION	DATE	MEETING
1.0	28 February 2023	Board Audit & Risk Committee
	1 March 2023	Board
2.0	6 May 2024	Board Audit & Risk Committee
	7 May 2024	Board

REVIEW

This Policy will be reviewed every two years or more frequently if required, to ensure that it remains current. The review process for this Policy is as follows:

1. Management reviews and the Executive Risk and Compliance Committee (**ERCC**) approves for submission to the Audit and Risk Committee (**ARC**);
2. the ARC reviews and endorses for approval by the Board.
3. the Board reviews and approves.

1. OUR APPROACH TO COMPLAINTS

We are committed to improving our customer experience.

We appreciate that complaints can give us important insights into how we might do things better. If you're unsatisfied with our services, we'd like to hear about it and your thoughts on how we might fix it.

Anyone can make a complaint, including our staff and customers or others concerned with, or affected by, our services or activities.

2. HOW TO MAKE A COMPLAINT

You can make a complaint by:

- emailing your complaint to: complaints@housingaustralia.gov.au
- writing to: Attention: Chief Risk Officer, Housing Australia

Level 23, 420 George Street Sydney NSW 2000

Please use one of the methods above to tell us about your complaint so that the details of the complaint are clear and complete.

If you need help making a complaint or are unable to make it using one of the methods above, please speak with a Housing Australia staff member. If you do not have an internal contact and need assistance, you can phone +61 (0) **1800 549 767** and ask to speak to a complaint's handler.

2.1 What to include in your complaint

Although not required, it will help us respond if you can provide:

- your name and contact details.
- your complaint and any effort made to resolve it.
- whether you have had any previous contact with us on this or similar issues; and
- the outcome you would like.

2.2 Home Guarantee Scheme Participants

We encourage participants of and brokers who offer the Home Guarantee Scheme to speak to your lending institution in the first instance to help resolve any issue. Home Guarantee Scheme participating lenders and service providers should contact their relationship manager in the first instance. If your issue cannot be resolved and you would like to make a complaint (or if you otherwise prefer to take this course of action at first instance), you can do so in the way set out above.

3. HOW WE HANDLE COMPLAINTS

We aim to acknowledge receipt of a complaint within two business days, and to respond to it within ten business days.

If there are complex circumstances, or if we need to liaise with third parties, our response may take more time. In these circumstances, we will keep you updated and when you can expect to receive a reply. We may also ask you to provide further detail about your complaint to help us better address your concerns.

4. HOW WE MONITOR COMPLAINTS

Complaints are reported to our Executive Risk and Compliance Committee.

Our Chief Risk Officer is responsible for managing this policy. This policy is subject to review in accordance with our Risk Management Framework.

5. PRIVACY AND CONFIDENTIALITY

Your personal information disclosed to us as part of your complaint will be handled in accordance with our **Privacy Policy**.

If a complaint is being made by you (including as a campaign coordinator or aggregator system) on behalf of another party, we may require evidence of your authority and appropriate privacy law consents so that we can correspond with you or the complainants regarding the complaint.

We may also provide a standard response to a group of complainants where the nature of the complaint is substantively the same for all complainants in the group (including by way of a single response to the coordinating party or system, where responding to individual complaints is not reasonably practicable).

You can request that your complaint and identity (or the identity of a person you are representing) be kept confidential. We will respect such requests subject however to any obligation or authorisation that requires us to disclose information under an applicable law or regulation, or to any governmental body.

Please note that our ability to investigate your complaint may be limited if we cannot contact you to clarify or seek further information. Please also note that we are subject to legislative and other confidentiality provisions that may limit our ability to provide information to you about third parties.

6. YOU SHOULD KNOW

You will not be discriminated against because you have made a complaint.

You will not be charged a fee for making a complaint.

This policy does not apply to recruitment or employment related complaints. These will be referred to the relevant contact internally for consideration.

7. IF YOU ARE NOT SATISFIED

If you are not satisfied with our response, or the way in which we have handled your complaint, you can write to **complaints@housingaustralia.gov.au** requesting further internal review.

You are also entitled to refer your concerns to the **Commonwealth Ombudsman**.

8. RACI

	POLICY OWNER / RISK	LEGAL	CEO	CFO/ COO	ERCC	ARC	BOARD	STAFF
Draft / Review Policy	A	C	C	C	C			I
Approve Policy	R	C	C	C	C	C	A	I
Implementation / Communication Plan and Training	A	C	C	C	C	I	I	R

R = Responsible = The person who performs the work.

A = Accountable = The person ultimately accountable for the work or decision being made.

C = Consulted = Anyone who must be consulted prior to a decision being made and/or the task being completed.

I = Informed = Anyone who must be informed when a decision is made, or work is completed.