



Mercedes-Benz



Mercedes-Benz Financial Services

Dispute Resolution Process

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Section 1 - Definitions

ASIC	means the Australian Securities & Investments Commission
Complaint	means an expression of dissatisfaction made to MBFSAu, relating to its products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected
Dispute	means an unresolved Complaint
Customer	means any customer who holds a finance contract or insurance policy with MBFSAu
EDR scheme	means an ASIC approved External Disputes Resolution scheme implemented by MBFSAu
FOS	means the Financial Ombudsman Service, an ASIC approved EDR scheme
IDR process	means the Internal Disputes Resolution process implemented by MBFSAu
IDR Administrator	means the Internal Disputes Resolution Administrator
IDR Officer	means the Internal Disputes Resolution Officer
MBFSAu	means all directors, employees and representatives of Mercedes-Benz Financial Services Australia Pty Ltd ACN 074 134 517, AFSL No. 247271, Australian credit licence 247271, of Level 1, 41 Lexia Place, Mulgrave, Victoria, 3170

Section 2 - internal Disputes Resolution process

Introduction

MBFSAu holds an Australian Financial Services Licence and an Australian Credit Licence both of which require us to maintain an IDR process.

Australian Standard AS ISO 10002 is published by Standards Australia and is known as Complaints Handling. We have adopted a number of these standards to assist with our IDR compliance obligations:

Commitment and Resources

- AS ISO 10002-2006, section 5.1 (Commitment)
- AS ISO 10002-2006, section 6.4 (Resources)

Our General Management Team is actively committed to ensuring that our IDR process operates effectively and efficiently.

This commitment is demonstrated by the General Management Team ensuring:

- all our relevant staff are aware of, and educated about, the IDR process;
- adequate resources are allocated to the IDR process without undue delay; and
- management systems and reporting procedures are implemented to ensure timely and effective complaints handling and monitoring.

Visibility

- AS ISO 10002-2006, Guiding Principle 4.2

We will attempt to ensure that Customers and other interested parties know about the existence of our IDR process and how to lodge a Complaint and this information will be made readily available on our website <http://www.mercedesbenzfinancialservices.com.au> or alternatively, upon individual request from our Customers.

Accessibility

- AS ISO 10002-2006, Guiding Principle 4.3

We will provide simple and accessible arrangements for making Complaints. Complaints will not need to be in writing and can be lodged by any reasonable means, for example by telephone.

We will attempt to provide information about making and resolving complaints that is easy to understand and in plain English.

Responsiveness

- AS ISO 10002-2006, Guiding Principle 4.4

We will provide clear response times for dealing with Complaints and will make our Customers aware of these response times. We will advise Customers if we are unable to respond within this response times.

We will respond to Complaints promptly in accordance with the urgency of the Complaint and prioritise Complaints when necessary.

Objective

- AS ISO 10002-2006, Guiding Principle 4.5

Our IDR process aims to ensure that all Complaints are addressed in an equitable, objective and unbiased manner.

This requires that:

- our IDR process allows adequate opportunity for both parties to make their case;
- wherever possible, a Complaint is investigated by staff not involved in the subject matter of the Complaint.

In responding to Complaints, we will aim to give reasons for reaching a decision on the Complaint and adequately address the issues that were raised in the initial Complaint.

Charges

- AS ISO 10002-2006, Guiding Principle 4.6

We will provide Customers with:

- material explaining our IDR procedures free of charge; and
- access to our IDR procedures free of charge.

Collection of Information and Confidentiality

- AS ISO 10002-2006, Guiding Principle 4.7 (Confidentiality)

We have established a recording system for managing Complaints, while protecting personal information and ensuring Customer confidentiality.

We will not disclose personally identifiable information about Customers unless it is needed for the purposes of addressing the Complaint. This type of information will be actively protected from disclosure unless the Customer expressly consents otherwise in writing.

Customer Focused Approach

- AS ISO 10002-2006, Guiding Principle 4.8

We have adopted a Customer focused approach (including being helpful, user friendly and communicating in plain English). We are open to feedback and show commitment to resolving complaints by our actions.

Accountability

- AS ISO 10002-2006, Guiding Principle 4.9

Reports about Complaints will be prepared for our General Management Team. These reports will also include the actions taken and decisions made in respect of Complaints.

Analysis and Evaluation of Complaints

- AS ISO 10002-2006, section 8.2

All Complaints will be classified and then analyzed to identify systemic, recurring and single incident problems and trends. This will help eliminate the underlying cause of Complaints.

Continual Improvement

- AS ISO 10002-2006, Guiding Principle 4.10

We have an ongoing objective to continually improve our disputes resolution process and the quality of our products and services. The Legal and Compliance Manager is responsible for conducting bi-annual reviews of our IDR process to identify areas for improvement and these results are presented to and approved by the General Management Team.

Section 3 - IDR Process for MBFSAu

The following processes will allow for a central point of contact within MBFSAu and in consultation with the relevant business unit, to facilitate the timely and appropriate response to all Disputes.

There are two key roles within MBFSAu involved in our IDR process:

- the Internal Disputes Resolution Administrator; and
- the Internal Disputes Resolution Officer .

Internal Disputes Resolution Administrator (IDR Administrator)

Role/Purpose

The role of the IDR Administrator is to:

- review and allocate the Dispute to the most appropriate IDR Officer;
 - act as the contact point between MBFSAu and FOS when Disputes are escalated to EDR
 - review and allocate EDR Disputes to the most appropriate IDR Officer;
- acknowledge receipt of the Dispute with the Customer;
- record details in MBFSAu's IDR spreadsheet for both internal and external disputes;
- follow up outstanding responses with the IDR Officer for both internal and external disputes;
- update MBFSAu's IDR spreadsheet;
- ensure that Customer's file is updated in CMS and or WinBeat;
- ensure all relevant Dispute documentation is scanned to Customer's file;
- provide an Analysis and Evaluation of Complaints report to the Management Team as required which includes information about:
 - types of Customers;
 - subjects of Disputes;
 - outcomes of Disputes;
 - timeliness of responses; and
 - any other relevant information.
- provide OPI report to Region monthly or as required

Who may hold this title

The role of IDR Administrator is allocated to a staff member that has significant and relevant experience within MBFSAu, Level 6 or above. This person is currently the Team Leader for Customer Support and EMC.

Timeframes

The following are timeframes for responses to Disputes made by Customers:

- acknowledge receipt of the Dispute with the Customer by email within 5 business days or as agreed with the Customer;
- allocate the Dispute to the most appropriate IDR Officer within 3 days and advise applicable timeframe for response;
- follow up – should a response from the IDR Officer not be received with 10 business days the IDR Administrator will be required to follow up with the IDR Officer (should more time or additional information be required the Customer is to be advised by the IDR Officer).

Internal Dispute Resolution (IDR Officer)

Role/Purpose

- The role of the IDR Officer/s is to:
- investigate the Dispute (both internal or external);
- provide the Customer with a written response to the Dispute;
- should more time or additional information be required, the Customer and the IDR Administrator are to be advised by the IDR Officer;
- provide a copy of written response to the IDR Administrator;
- update the Customer's file in CMS and or WinBeat including flagging of any contracts subject to EDR in CMS;
- scan all applicable Dispute documents to the Customer's file.

Who may hold this title:

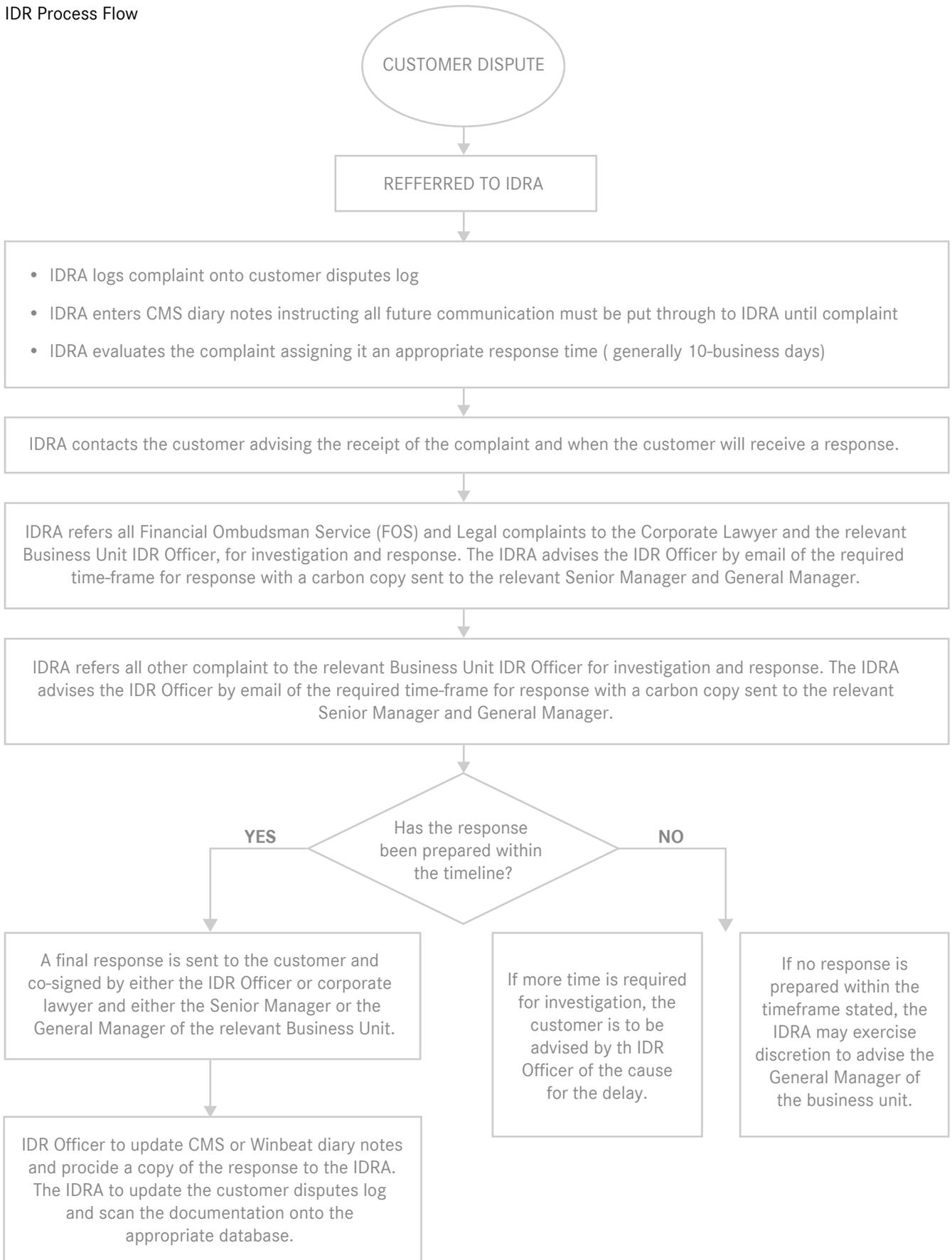
The role of IDR Officer/s is allocated to competent staff members that have significant and relevant experience within MBFSAu and the appropriate department.

Timeframes

The following are timeframes for responses to Disputes made by Customers:

- a final response from the IDR Officer is required within 10 business days

IDR Process Flow



Section 4 - IDR Process for Customers

How Do I Lodge a Dispute?

You can lodge your Dispute with us in a number of different ways, for example by letter, telephone, facsimile or email.

Attention: Internal Dispute Resolution Administrator
Mercedes-Benz Financial Services Australia Pty Ltd
Private Bag 12
Mt Waverley VIC 3149
Telephone: 1300 730 200
Facsimile: 03 8554 3022
Email: [#]

What Happens After I Lodge My Dispute?

Within 3 business days of lodging your Dispute, our IDR Administrator will contact you to acknowledge that we have received your Dispute and advise that your Dispute will be handled by us within 10 business days. They will also provide you with a brief summary of our IDR Procedure.

Opportunity for You to Present Your Dispute

Your IDR Officer will investigate your Dispute based on the information presently available to them. Prior to investigating your Dispute they will provide you with an opportunity to supply any additional information to us and/or request any additional information from us. This information should be provided by both parties as soon as possible and helps to maintain the credibility of the IDR process.

What Happens After You Have Considered My Dispute?

Your IDR Officer will provide you with a written response to your Dispute within 10 business days including any findings and reasons for the decision.

Your IDR Officer will advise you if they do not believe they will be able to provide a written response within 10 business days. This should normally be no longer than 45 days and would only apply in rare circumstances requiring a lengthy investigation and/or involving a high degree of complexity.

What If I Am Unsatisfied With The Resolution Of My Dispute?

This should be dealt with by our EDR process.

Section 5 - External Disputes Resolution Process

Introduction

MBFSAu holds an Australian Financial Services Licence and an Australian Credit Licence. Both these licences require MBFSAu to be a member of an ASIC approved external disputes resolution scheme.

If you have a Complaint or want more information, you must contact us and attempt to resolve the Complaint before contacting our EDR scheme. If you have a Complaint which remains unresolved after the IDR process then you can contact our EDR scheme or obtain legal advice.

Financial Ombudsman Service (FOS)

FOS is one of two approved external dispute resolution schemes. Their contact details are as follows:

Financial Ombudsman Service Limited
GPO Box 3, Melbourne, Victoria, 3001
Telephone No: 1300 78 08 08
Facsimile No: 03 9613 6399
Email: info@fos.org.au
Website: <http://www.fos.org.au>

The Scheme operates on providing two levels of service to the Customer:

First Tier Level:

This level involves FOS providing general advice to the Customer by encouraging and promoting the resolution of Disputes firstly through MBFSAu's IDR process. If the IDR process is unsuccessful, then the Dispute moves to the Second Tier Level.

Second Tier Level:

This level applies when the IDR process has been unsuccessful and involves a panel, referee or adjudicator offering the Customer an impartial and authoritative alternative to litigation.

EDR Process

Information about MBFSAu's EDR scheme is specifically provided to Customers throughout the IDR process within correspondence and various other documents regulated by the National Consumer Credit Code or otherwise, available to Customers upon request. This information includes contact details for FOS and the relevant time limits for different Disputes to be referred to FOS.

Our IDR Administrator is responsible for administering all Disputes lodged through FOS for financial services matters and maintaining MBFSAu's EDR spreadsheet.

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Time Limits For Bringing A Dispute to MBFSAu's IDR scheme

Type of Complaint	Time Limit
Insurance	Within 3 calendar months from the final response of the IDR process
Credit - Hardship applications	No more than 2 years after: <ul style="list-style-type: none">the relevant credit contract is rescinded, discharged or otherwise comes to an end; orMBFSAu provides a final response of the IDR process
Credit - Unjust transactions	No more than 2 years after: <ul style="list-style-type: none">the relevant credit contract is rescinded, discharged or otherwise comes to an end; orMBFSAu provides a final response of the IDR process
Credit - Unconscionable interest and other charges	No more than 2 years after: <ul style="list-style-type: none">the change to the annual percentage rate(s) takes effect or a fee/charge is charged under the credit contract, or the credit contract is rescinded, discharged or otherwise comes to an end; orMBFSAu provides a final response of the IDR process
