

# Switzer | Financial Group

## OUR POLICY FOR HANDLING AND RESOLVING COMPLAINTS

**Company: Switzer Financial Group Pty Ltd (Switzer)**

**Date updated: May 2020**

At Switzer we take client complaints very seriously. We expect our employees to place the same importance on complaint resolution as the company does and all staff members are expected to know thoroughly the process on how to deal with a complaint.

We consider internal resolution an important and necessary first step in the complaints/disputes handling process because it gives us the opportunity to hear our reader/viewers' concerns and expressions of dissatisfaction and address them genuinely, efficiently and effectively. Addressing complaints in this way can also assist us in improving our business systems and products/services, which is integral to growing our business.

#### **This Policy sets out the way:**

1. We respond to a complaint
2. We adopt the definition of 'complaint' as: An expression of dissatisfaction made to Switzer, related to its editorial or advertising, where a response or resolution is explicitly or implicitly expected.

Wherever possible, we seek to resolve a complaint that a reader/viewer might make about us genuinely, promptly, fairly and consistently under our complaint procedures.

#### **By dealing with a complaint in this way, we have:**

1. The opportunity to resolve a complaint quickly and directly.
2. The ability to identify and address recurring or systemic problems (which can then lead to editorial or service improvements).
3. The capacity to provide solutions to problems rather than have remedies imposed by an external body.
4. The chance to improve levels of reader/viewer/subscriber confidence and satisfaction.
5. The ability to preserve reader/viewer/subscriber relationships.
6. The most efficient and cost-effective way to deal with a complaint.

Timeliness in responding to complaints is a key element of successful internal complaints handling. We have a system for ensuring that we respond to these timeframes.

The purpose of this complaints policy is to make our audience aware that they have an avenue to voice their complaints about Switzer to us, or if dissatisfied with our response, they have external paths that they can follow.

#### **External handling of complaints about Switzer's editorial/advertising**

Should a complainant wish to seek an external body, we direct them to the Australian Press Council. The Australian Press Council is the external body that handles complaints about Australian newspapers, magazines and associated digital outlets, such as websites. The APC is able to handle these complaints for members and non-members.

At this stage, we have not sought membership of the Australian Press Council. To date we have had no need to refer complaints to an external body. We may review the possibility of membership if we felt that we could not handle complaints internally. Our CEO, Maureen Jordan, is a solicitor legally equipped to handle formal complaints. As such, we would encourage our readers to follow our internal complaints procedures before taking external measures and we commit to doing our level best to respond to a complainant's complete satisfaction.

## 1. The visibility of our policy

Our clients know about the existence of our procedures and how to make a complaint.

- a) This policy is available on our website [www.switzer.com.au](http://www.switzer.com.au) or [www.switzerreport.com.au](http://www.switzerreport.com.au) where details about our procedures are available in a convenient and accessible form.
- b) We give a short document to a client when a complaint is made or on request. This document sets out what a complainant must do to lodge a complaint and how we undertake to deal with the complaint.
- c) All staff who deal with customers, not just complaints handling staff, also have an understanding of our procedures.

## 2. Accessibility of our policy

- a) We have simple and accessible arrangements for complaints. Our information about making and resolving a complaint is written in plain English.
- b) Complainants are advised they can make a complaint by any reasonable means e.g. letter, phone, email or in person.

## 3. How we respond to complaints

- a) Our procedures include a response time for dealing with a complaint and the complainant is made aware of these response times.
- b) As a general rule, we aim to acknowledge receipt of a complaint immediately.
- c) Where immediately acknowledging receipt of a complaint is not possible, acknowledgment is made as soon as practicable, but within a maximum of 5 working days.
- d) We respond to a complaint promptly in accordance with the urgency of the complaint. This involves prioritising complaints.

## 4. Our aim is to be objective

We aim to address each complaint in an equitable, objective and unbiased manner through the complaints process.

- a) Our procedures are written to allow adequate opportunity for each party to make their case.
- b) Wherever possible, our Editor-in-Chief investigates a complaint, rather than the staff/contributor involved in the subject matter of the complaint.
- c) In responding to complaints, we give reasons for reaching a decision on the complaint and aim to adequately address the issues raised in the initial complaint.

## 5. Our approach to confidentiality

The personal details of a reader/viewer who lodges a complaint are not disclosed. Disclosure can only otherwise be made if the complainant expressly gives their consent.

## 6. Our reader/viewer/subscriber-focused approach

We adopt a reader/viewer-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.

## 7. Our understanding of our accountability

Reports about complaints are viewed by the top management of Switzer. These reports include the actions taken and decisions made in respect of a complaint. Data about our complaints, including the actions taken and decisions made, are available for inspection.

## 8. Continual improvement

An ongoing objective of Switzer is the continual improvement of our complaints handling process. We conduct reviews of our procedures every 2-3 years to identify areas for improvement and to ensure that our complaints system is operating effectively.

We demonstrate this commitment by:

- a) Ensuring all relevant staff are aware of and educated about procedures.
- b) Ensuring that adequate resources are allocated to complaint handling and resolution.
- c) Implementing management systems and reporting procedures to ensure timely and effective complaints handling and monitoring.
- d) Top management ensure that the complaints process operates effectively and efficiently.

Our Editor-in-Chief is trained and competent to deal with complaints. They have the authority to work through a complaint or have ready access to someone who has the necessary authority.

## 9. Our analysis and evaluation of complaints

All complaints are classified and then analysed to identify any possible systemic, recurring and single incident problems and trends. This will help eliminate the underlying causes of complaints.

To do this, use the following:

How we analyse and evaluate a complaint	
1. Type of complaint	
2. Subject of complaint	
3. Outcome of complaint	
4. Timeliness of response	

## Our procedures are documented to:

(a) enable our relevant staff to understand and follow the procedures.

(b) promote accountability and transparency of the procedures;

By documenting our procedures and the process for doing, our effective procedures are properly thought out and established.

The requirement to document complaint procedures includes setting out in writing:

(a) the procedures and policies for:

1. Receiving complaints;
2. Investigating complaints;
3. Responding to complaints within appropriate time limits;
4. Recording information about complaints; and
5. Identifying and recording systemic issues.

(b) the types of remedies available for resolving complaints; and

(c) internal structures and reporting requirements for a complaint. We provide a copy of the procedures to all relevant staff.

## Our list of Q+A's to show we handle complaints in a responsible way

Questions	Answers
Q. Do our procedures cover the majority of complaints we receive?	A. Yes
Q. How do we prioritise complaints according to their urgency?	A. Our staff are trained to understand the serious nature of the complaint and therefore are able to prioritise each one, with the assistance of our Editor-in-Chief. While all complaints are taken seriously and dealt with, the more serious ones take priority.
Q. How/when do we review our procedures to ensure they're operating efficiently and effectively?	A. We have a complaints as a line item on our Board Meeting Agendas. Our Directors are very much in touch with our business and our clients and are therefore aware of any complaint issues.
Q. Do we train our staff on any complaint procedures?	A. Yes. We have a written procedure for our staff to follow which we give to our employees. Once a year we meet with staff to review such procedures. If there is a complaint or a series of complaints we would increase the training considerably, as we would see this as a systemic problem.
Q. Who is our nominated person for handling complaints?	A. Editor-in-Chief
Q. Do we have adequate systems in place to handle complaints fairly, promptly and consistently?	A. Yes
Q. Do we have a recording system for our complaints?	A. Yes
Q. How do we collect and synthesise data about our complaints? Are we able to analyse the complaints for systemic, recurring or single incident problems and trends?	A. Yes we work with a business coach who assists in the development of our systems and we would work on this if it was brought to light that we did have a systemic problem that needed addressing.
Q. How do we know whether we have taken longer than five business days to resolve a complaint to a complainant's complete satisfaction, so we can give a 'final response'?	A. We would receive a report from our Editor-in-Chief that an issue had not been addressed in an appropriate time frame.