

# Dispute Resolution and Complaints Handling Policy

Aug 2022

## 1 Introduction & Objective

TradeBridge offer the following short-term working capital finance solutions to our business clients:

- Healthcare Receivables Purchase facility
- eCommerce Revolving Capital Facility
- Corporate Payables Facility

We value our reputation as trusted finance partner who helps our clients to 'seize their moment' and the purpose of this Dispute Resolution and Complaints Handling Guide is to outline how we will handle any complaint or dispute that might arise in relation to our financing activities.

This policy also assists Woodsford Tradebridge Pty Ltd to meet its obligations under the Corporations Act to have in place an Internal dispute resolution and complaints handling policy that meets the requirements of AS ISO 10002:2006 for our Australian clients.

This complaints policy applies to the following companies in the TradeBridge Group:

- Woodsford TradeBridge Ltd (UK)
- Woodsford Tradebridge Pty Ltd (Aust)

## 2 Definition & Principle

Our policy is to deal with all client complaints in a professional and timely manner to establish a resolution that is fair to all parties and accurately reflects all relevant codes and guidelines. The purpose of this procedure is documenting the complaint handling process at TradeBridge and encourage feedback that is vital to assist us in our aim of delivering outstanding service to each and every TradeBridge client. We have adopted the AS ISO 10002:2006 definition of a complaint as being:

*"An expression of dissatisfaction made to an organisation, related to its products/services, or the complaints handling process itself where a response or resolution is explicitly or implicitly expected".*

TradeBridge acknowledge a client's right to raise any dissatisfaction about our service and to receive an appropriate response to the concerns raised. A complaint may be oral or written. At times, complaints can be by way of negative feedback which may not require a resolution or formal follow-up. While this type of feedback is valuable, the Policy does not apply to feedback of this nature.



### 3 Making a Complaint

#### 3.1 Information to clients

Complaints can be filed by eMail, telephone or letter with the client's usual contact person. Alternatively, you can contact us via the methods below:

| Mode      | TradeBridge UK (HQ)  | TradeBridge Australia                                      |
|-----------|--|--|
| By mail   | 8 Bloomsbury St<br>London<br>WC1B 3SR<br>United Kingdom                    | c/o WOTSO Manly<br>19-21 South Steyne<br>Manly<br>NSW 2095 |
| By email  | <a href="mailto:Complaints@tradebridge.com">Complaints@tradebridge.com</a> | will@tradebridge.com                                       |
| Telephone | +44 207 313 8088   | +61 (0)416 046115  |
| Attention | Mark Coxhead (CEO)   | Will Davison (Managing Director)                           |

All the above information is available to clients on the TradeBridge website, [www.tradebridge.com](http://www.tradebridge.com) at the bottom of each page.

To ensure that we can examine and respond to any complaints quickly, complainants are asked to:

- provide contact details (preferably a phone number and email address) so we can discuss the complaint or seek additional information.
- provide as much detail as possible about the nature of the complaint and attach all relevant documents and other information to support the complaint.

#### 3.2 Received complaint handling

TradeBridge has implemented and maintains the following operational procedure to promptly and efficiently process complaints made by its clients.

After receiving a complaint, it is transmitted to a Compliance Officer who analyses the complaint by:

- Ensuring as far as possible that the complaint comes from a person who is a client of TradeBridge.
- Validating or not the reason for the complaint.
- Assessing the possible impact on the client/for TradeBridge.
- Proposing to senior management, a possible response to these complaint and changes to avoid further complaints.
- Completing the complaints register.



Following the assessment of client complaint, the client will receive a detailed response from a senior manager of TradeBridge.

### **3.3 Complaint processing time**

TradeBridge is committed acknowledging all complaints as soon as possible although the time to resolve a complaint will depend on the nature and complexity of the issues, and the extent of the inquiries required in deciding how to address those issues. Our response standards are to:

- Acknowledge receipt of all complaints received in a maximum of 2 working days, except in cases where the response can be made within this period
- Provide our full response to complainants within 30 working days from the date of receipt
- To keep the client informed of progress in the event where the committed response times cannot be respected and explaining the circumstances that led to an extra delay.

## **4 Closure**

Following written notification of the decision if the complainant is:

- satisfied with our response, or if we do not hear from them within 30 business days of that response, we will consider the matter closed
- not satisfied with this response, they may provide us with any further material in support of their complaint. We may reconsider our decision if additional material is provided.

### **4.1 Credit Mediation**

TradeBridge is anxious to find the amicable settlement of any complaints with its clients but in the event where clients are not satisfied with the response to their complaints, the client can seek a credit mediator through the Australian Mediation Society: (<https://ama.asn.au>)