

SLB Investment's APP Privacy Policy

Introduction

1. This APP Privacy Policy of SLB Investments Pty Ltd ACN 130 096 801 trading as Linemac Ford & Mitsubishi ("SLB Investments") is SLB Investment's official privacy policy as required by the *Privacy Act 1988* (the "Act") and the Australian Privacy Principles (the "APPs") and it applies to all personal information about individuals collected by SLB Investments.

In this policy we explain how and why we collect personal information about individuals, how we use it, and what controls individuals have over our use of it.

2. SLB Investments is committed to complying with Commonwealth legislation (the Act and the APPs) that deals with how businesses may collect, hold and use personal information about individuals and to protecting and safeguarding the privacy of individuals when they deal with us.

Collection of information

3. Some information provided to us by clients, customers and other parties might be considered private or personal. However, without such information we would not be able to carry on our business activities and provide our services. We will only collect such personal information if it is necessary for one of our functions or activities. The kinds of personal information that SLB Investments may collect and hold in respect of individuals may include:

- names;
- contact details and identification information;
- financial information, including information about transactions and trading history with SLB Investments;
- information about credit history.

4. In particular, personal information is collected in the following situations by SLB Investments:

- if an individual contacts SLB Investments, we may keep a record of that communication or correspondence;
- If an individual submits an application or curriculum vitae or another form required to be completed by an individual to enable and/or facilitate services and or/employment to be provided by SLB Investments;
- when applying for and/or establishing and/or accessing an account with us or ordering products or services from us;
- when conducting certain types of transactions such as cheque or credit card purchases or refunds;

- when an individual submits their contact details to be included on our mailing lists;
 - when an order is placed with us to purchase goods we may require individuals to provide us with contact information including name, address, telephone number or email address and financial information (such as credit card details) for the purposes of processing and fulfilling such an order;
 - When CCTV footage is recorded.
5. At or before the time the personal information about an individual is collected by us, we will take reasonable steps to ensure that the individual is made aware of who we are, the fact that the individual is able to gain access to the information held about the individual, the purpose of the collection, the type(s) of organisations to which we may usually disclose the information collected about the individual, any laws requiring the collection of the information and the main consequences if all or part of the information is not collected.
6. We usually collect personal information about individuals directly from the individual. However, sometimes we may need to collect personal information about individuals from third parties for the purposes described below in this policy. The circumstances in which we may need to do this include, for example, where we need information from a third party to assist us to process an application or an order (such as to verify information an individual has provided or to assess the individual's circumstances) or to assist us to locate or communicate with the individual.

Use of information collected and disclosure of personal information to others

7. We may use or disclose personal information held about an individual as permitted by law and for the business purposes for which it is collected (e.g. provision of our services, including administration of our services, notifications about changes to our services, record-keeping following termination of our services and technical maintenance) - that is, to carry on our business activities and provide services to our customers. We may also use such information about individuals for a purpose related to the primary purpose of collection and where the individual would reasonably expect that we would use the information in such a way. This information is only disclosed to persons outside our business in the circumstances set out in this policy or as otherwise notified at the time of collection of the information.
8. SLB Investments' business purposes for which personal information is collected, used and disclosed may include:
- processing an application or product order or service request (including verifying a person's identity for these purposes);
 - managing our products and services or other relationships and arrangements, including processing receipts, payments and invoices;

- assessing and monitoring credit worthiness;
- detecting and preventing fraud and other risks to us and our customers;
- responding to inquiries about applications, accounts or other products, services or arrangements;
- understanding our customers' needs and developing and offering products and services to meet those needs;
- researching and developing our products and services and maintaining and developing our systems and infrastructure (including undertaking testing);
- ensuring workplace health and safety and productivity of employees at SLB Investments' workplace premises;
- dealing with complaints;
- meeting legal and regulatory requirements. Various Australian laws may expressly require us to collect/and or disclose personal information about individuals, or we may need to do so in order to be able to comply with other obligations under those laws;
- enforcing our rights, including undertaking debt collection activities and legal proceedings.

9. In addition we are permitted to use or disclose personal information held about individuals:

- where the individual has consented to the use or disclosure;
- where we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious, immediate threat to someone's health or safety or the public's health or safety;
- where we reasonably suspect that unlawful activity has been, is being or may be engaged in and the use or disclosure is a necessary part of our investigation or in reporting the matter to the relevant authorities;
- where such use or disclosure is required under or authorised by law (for example, to comply with a subpoena, a warrant or other order of a court or legal process);
- where we reasonably believe that the use or disclosure is necessary for prevention, investigation, prosecution and punishment of crimes or wrongdoings or the preparation for and conduct of proceedings before any court or tribunal or the implementation of the orders of a court or tribunal by or on behalf of an enforcement body.
- where a customer (being the individual or related to the individual) has requested a service to be provided by us and we are required to disclose the information to a third party in order to facilitate the provision of the service. In most, if not all cases, any such disclosure will be with the consent of the individual.

10. Third parties to whom we may disclose personal information about individuals in accordance with SLB Investments' business purposes set out above may include:

- SLB Investments' legal advisors;
- SLB Investments' IT service providers;
- regulatory bodies in Australia;
- SLB Investments' financial advisors;
- participants in financial and payment systems, such as other banks, credit providers, and credit card associations;
- guarantors and security providers associated with individuals;
- debt collectors;
- cloud information storage providers;
- other credit providers and trade suppliers.

Anonymity and Pseudonymity

11. Individuals have the option of dealing with SLB Investments anonymously. However, this only applies where it is not impracticable for SLB Investments to deal with individuals acting anonymously or under a pseudonym. For example, individuals making general enquiries of SLB Investments may do so anonymously or under a pseudonym. However, if the dealing with SLB Investments is for SLB Investments to supply goods and services and/or to enter into contractual relations then it is impractical for individuals to deal with SLB Investments on an anonymous basis or under a pseudonym.

Direct Marketing

12. As part of SLB Investments' functions and business activities and to promote the services we can provide to our customers, SLB Investments may use personal information that individuals have provided to SLB Investments for the purposes of direct marketing. Direct marketing includes, but is not limited to, sending information to our customers and other parties (including individuals) and/or contacting our customers (including individuals) in relation to promotions relating to SLB Investments. Recipients of direct marketing are always able to opt out of receiving direct marketing communications by sending an email to SLB Investments' Privacy Officer at: admin@linemac.com.au. In any direct marketing communication we remind recipients of their right to opt out of receiving direct marketing communications.

Links

13. Our web site may contain links to other web sites and those third party web sites may collect personal information about individuals. We are not responsible for the privacy practices of other businesses or the content of web sites that are linked to our web site. SLB Investments encourages users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.

Security and storage

14. SLB Investments places a great importance on the security of all information associated with our customers and clients and others who deal with us. We have security measures in place to protect against the loss, misuse and alteration of personal information under our control. SLB Investments' takes all reasonable steps to protect personal information that is under SLB Investments' control from misuse, interference, loss and/or unauthorised access, modification or disclosure. All personal information held is kept securely and that which is held electronically is held on secure servers in controlled facilities.
15. Personal information is de-identified or destroyed securely when no longer required by us.
16. SLB Investments retains information provided to us including individuals' contact and financial and transactional information to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. Such information is held securely, including on secure servers in controlled facilities.
17. Information stored within our computer systems or by our agents who provide electronic storage facilities can only be accessed by those entrusted with authority and computer network password sanctions.
18. No data transmission over the Internet can be guaranteed to be absolutely secure. As a result, while we strive to protect users' personal information, SLB Investments cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once SLB Investments receives a transmission, we make every effort to ensure the security of such transmission on our systems.

Access to and correction of personal information

19. SLB Investments is committed to and takes all reasonable steps in respect of maintaining accurate, timely, relevant, complete and appropriate information about our customers, clients and web-site users.

20. Any individual may request access to personal information about them held by SLB Investments. Such a request for access to personal information is to be made to SLB Investments' Privacy Officer:

SLB Investments' Privacy Officer
PO Box 725
BILOELA, QLD, 4715

Telephone: 07 4992 1033

Email: admin@linemac.com.au

21. Please note SLB Investments does require that, as part of any request by an individual for access to personal information, the individual verifies their identity so that SLB Investments may be satisfied that the request for access is being made by the individual concerned.

22. Please note that SLB Investments is not required to give an individual access to personal information in circumstances where:

- SLB Investments reasonably believes that giving access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety; or
- giving access would have an unreasonable impact on the privacy of other individuals; or
- the request for access is frivolous or vexatious; or
- the information relates to existing or anticipated legal proceedings between SLB Investments and the individual, and would not be accessible by the process of discovery in those proceedings; or
- giving access would reveal the intentions of SLB Investments in relation to negotiations with the individual in such a way as to prejudice those negotiations; or
- giving access would be unlawful; or
- denying access is required or authorised by or under an Australian law or a court/ tribunal order; or
- both of the following apply:
 - (i) SLB Investments has reason to suspect that unlawful activity, or misconduct of a serious nature, that relates to SLB Investments' functions or activities has been, is being or may be engaged in;
 - (ii) giving access would be likely to prejudice the taking of appropriate action in relation to the matter; or
- giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body; or
- giving access would reveal evaluative information generated within SLB Investments in connection with a commercially sensitive decision-making process.

23. Inaccurate information will be corrected upon receiving advice to this effect. To ensure confidentiality, details of an individual's personal information will only be passed on to the individual if we are satisfied that the information relates to the individual. From time to time, and having regard to the purpose of the collection and use of personal information about individuals, we may contact individuals to seek confirmation that the personal information provided to us by the individual is accurate, up-to-date and complete.
24. If we refuse to provide an individual with access to or correct the personal information held by us about the individual, then we will provide reasons for such refusal. Such reasons will set out the grounds for refusal, the mechanisms available to complain about the refusal and any other matters that are required by the Act.
25. SLB Investments will respond to any requests for access or correction within a reasonable time of receipt of the request, but by no later than 30 days of the request being received.

Complaints

26. If an individual has a complaint about our APP Privacy Policy or SLB Investments' collection, use or safe disposal or destruction of personal information about the individual, any complaint should be directed in the first instance to SLB Investments' Privacy Officer at the contact details set out at clause 20 of this policy.
27. We will investigate any complaint within 30 calendar days and attempt to resolve any breach that might have occurred in relation to the collection, use or destruction of personal information held by us about the complainant in accordance with the Commonwealth Privacy legislation and the APPs. If a complainant is not satisfied with the outcome of this procedure then the complainant may contact the Office of the Australian Information Commissioner ("OAIC") at www.oaic.gov.au.

Transfer of information overseas

28. SLB Investments is unlikely to disclose personal information to overseas recipients. Personal information will only be disclosed by SLB Investments to overseas recipients in accordance with Australian Privacy Principle 8, such as if the disclosure is required by Australian law.

Cookies

36. SLB Investments collects information from the site using "IP files".
37. When a user visits SLB Investments' web site to read, browse or download information, our system will record/log the user's IP address (the address which identifies the user's computer on the internet and which is automatically recognised by our web server), date and time of the visit to our

web site, the pages viewed and any information downloaded. This information will only be used for the purpose of site analysis and to help us offer improved online service. We may automatically collect non-personal information about users such as the type of Internet browsers used or the site from which the user linked to our web sites. Individuals cannot be identified from this information and it is only used to assist us in providing an effective service on our web sites.

Changes to APP Privacy Policy

29. If SLB Investments decides to or is required to change its APP Privacy Policy, we will notify of such amendments on our web site and post changes on this APP Privacy Policy page so that users may always be aware of what information is collected by us, how it is used and the way in which information may be disclosed. As a result, please refer back to this APP Privacy Policy regularly to review any amendments.

Contacting us

30. For further information regarding our APP Privacy Policy, please contact us at the following address:

E-mail: admin@linemac.com.au

31. For more information on privacy legislation or the APPs please visit the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

Credit Reporting Privacy Policy of SLB Investments

Introduction

1. This Credit Reporting Privacy Policy of SLB Investments Pty Ltd ACN 130 096 801 trading as Linemac Ford & Mitsubishi ("SLB Investments") is SLB Investments' official credit reporting privacy policy as required by the *Privacy Act 1988* (the "Act") and particularly Part IIIA of that Act and the Credit Reporting Code (the "CR Code") and it applies to all credit information and credit eligibility information about individuals ("credit information") collected, held and used by SLB Investments in its activities as a credit provider and also in its activities as an agent for other credit providers.

In this policy we explain how and why we collect credit information about individuals, how we use such information, and what controls individuals have over our collection and use of information about them. This policy is relevant to individuals who are current and former credit customers, as well as other individuals that SLB Investments deals with in connection with credit we provide to our credit customers (for instance, such individuals may be guarantors or directors of corporate customers) or information we collect on behalf of other credit providers in SLB Investments' capacity as an agent for such credit providers.

2. SLB Investments is committed to complying with Commonwealth legislation and regulations (the Act and the CR Code) governing privacy of credit information about individuals by credit providers and to protecting and safeguarding the privacy of individuals when they deal with us.

Collection of information and types of information collected

3. SLB Investments collects, holds and uses various types of credit-related information about individuals, which information includes:
 - identification information such as current and prior names and addresses, age, contact details and driver's licence number;
 - applications for credit (including the name of each relevant credit provider), the type and amount of that credit and the fact SLB Investments has accessed credit information to assess a relevant application for its business services or processing a credit application as an agent for another credit provider;
 - that SLB Investments and other credit providers are or have been a provider of credit to an individual (or an entity associated with an individual) and the type, characteristics and maximum amount of credit that have been provided or will be provided;
 - the date that any credit contract SLB Investments or other credit providers have or had with an individual was entered into and the date that it comes to an end;
 - payments owed to SLB Investments or another credit provider, in connection with credit provided to an individual (or an entity associated with an individual) or in relation to which an

individual is a guarantor (and, if there is subsequently paid any such overdue payment, the fact of that payment);

- whether in SLB Investments' or another credit provider's opinion an individual has committed a serious credit infringement;
- whether an individual has entered into arrangements with SLB Investments or other credit providers in connection with credit provided to the individual (or an entity associated with the individual);
- court proceedings information, personal insolvency information and credit-related publicly available information;
- scores, ratings, summaries, evaluations and other information relating to an individual's credit worthiness which is derived by SLB Investments or its agents wholly or partly on the basis of the information above;
- certain administrative information relating to credit, such as account and customer numbers.

While the Act uses a variety of terms to refer to such information as referred to above, for ease of understanding and reading this policy, such information is referred to hereinafter as "credit information".

4. Credit information may be collected by SLB Investments in a number of ways including:

- being provided by an individual directly to SLB Investments or by persons acting on behalf of the individual (such as on applications or other forms);
- being information provided by the individual on an application for credit with another credit provider, in circumstances where SLB Investments acts as that credit provider's agent;
- being information that is in the public domain;
- being information that is derived by SLB Investments from an individual's usage and (where applicable) trade on and transactional history on any account (of the individual or of an entity associated with the individual) held with SLB Investments.

How credit information is held

5. At or before the time any credit information is collected by SLB Investments about an individual, we will take reasonable steps to ensure that the individual is made aware of who we are, the fact that the individual is able to gain access to the information held about the individual, the purpose of the collection, the type(s) of entities to which we usually disclose such information collected about the individuals, any laws requiring the collection of the information and the main consequences for the individual if all or part of the information is not collected.

6. SLB Investments may hold credit information about an individual in physical form or in electronic form on our systems or the systems of SLB Investments' IT service providers.

The credit information SLB Investments holds about individuals is protected by physical, electronic, and procedural safeguards and SLB Investments also requires its service providers that hold and process such information on SLB Investments' behalf to follow appropriate standards of security and confidentiality. Any credit information we collect from an individual or about an individual is kept securely and held on secure servers in controlled facilities.

7. ALB Investments trains its staff and others who work for it on how to handle credit information appropriately and SLB Investments restricts access to what is necessary for specific job functions.

Use of information collected and disclosure of personal information to others

8. SLB Investments may, as permitted by law, collect, hold, use or disclose credit information held about an individual for the purposes for which such information is collected. These purposes include:

- to form decisions as to whether to provide an individual, or an entity associated with an individual, with credit or to accept an individual as a guarantor;
- to make assessments relating to an individual's credit worthiness which are used in SLB Investments' ongoing decision-making processes regarding provision of credit and the amount of such credit;
- to assist an individual or entity associated with the individual in completing a credit application with other credit providers, in circumstances where SLB Investments acts as the credit provider's agent;
- to participate in the exchange of credit information with other credit providers including obtaining from and providing information to other credit providers and/or trade suppliers as permitted by Part IIIA of the Act and the CR Code;
- to assist an individual or entity associated with the individual to avoid defaulting on credit-related obligations to SLB Investments or other credit providers;
- to undertake debt recovery and enforcement activities, including in relation to guarantors, and to deal with serious credit infringements;
- to deal with complaints and meet legal and regulatory requirements; and
- to assist other credit providers to do the same.

(Some credit information may only be used or disclosed under the Act for some of the above purposes or in some particular circumstances. Certain such particular circumstances are set out in clause 9 below.)

9. Generally, SLB Investments will be permitted to use or disclose credit information held about an individual where the individual has consented to the use or disclosure. SLB Investments may disclose credit information to other credit providers about an individual for such purposes as set out

at clause 8 above as permitted by the Act. For example, SLB Investments will generally be permitted to disclose credit information to another credit provider about an individual where the individual has consented to such disclosure.

10. SLB Investments does not obtain credit information about individuals from credit reporting bodies (CRBs) and nor does SLB Investments disclose credit information about individuals to CRBs. SLB Investments does disclose and obtain credit information about individuals to and from other credit providers with the consent of the individual for its own business purposes and as an agent for other credit providers.

Direct Marketing

11. As part of SLB Investments' functions and business activities and to promote the services we can provide to our customers, including in respect of SLB Investments' credit-related activities, SLB Investments may be permitted to use personal information about individuals that individuals have provided to SLB Investments for the purposes of direct marketing. Direct marketing includes, but is not limited to, sending information to and/or contacting individuals in relation to promotions relating to SLB Investments. All recipients, including individuals, can opt out of receiving direct marketing communications by sending an email to SLB Investments' Privacy Officer at admin@linemac.com.au. In any direct marketing communication we remind recipients of their right to opt out of receiving direct marketing communications. Moreover, as a general rule, a credit provider such as SLB Investments is not permitted to disclose to others credit information about individuals for the purposes of direct marketing.

Anonymity and Pseudonymity

12. Individuals would generally have the option of dealing with SLB Investments anonymously. However, this only applies where it is not impracticable for SLB Investments to deal with individuals acting anonymously or under a pseudonym. For example, individuals making general enquiries of SLB Investments may do so anonymously or under a pseudonym. However, if the dealing with SLB Investments is for SLB Investments to supply goods and services and/or to enter into contractual relations (such as a commercial credit account) with a customer that is the individual or is associated with the individual, then it is impractical for such individuals to deal with SLB Investments on an anonymous basis or under a pseudonym.

Links

13. Our web site may contain links to other web sites and those third party web sites may collect personal information about individuals. We are not responsible for the privacy practices of other businesses or the content of web sites that are linked to our web site. SLB Investments encourages

users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.

Security and storage

14. SLB Investments places a great importance on the security of all information associated with our customers, clients and contractors. We have security measures in place to protect against the loss, misuse and alteration of personal information (including credit information) under our control. SLB Investments takes all reasonable steps to protect individuals' personal information that is under SLB Investments' control from misuse, interference, loss and/or unauthorised access, modification or disclosure. All personal information (including credit information) held is kept securely and that which is held electronically is held on secure servers in controlled facilities.
15. Personal information (including credit information) is de-identified or destroyed securely when no longer required by us and no longer required to be held by us.
16. SLB Investments retains information provided to us, including individuals' contact and financial and transactional information, to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. Such information is held securely, including on secure servers in controlled facilities.
17. No data transmission over the Internet can be guaranteed to be absolutely secure. As a result, whilst we strive to protect users' personal information (including credit information), SLB Investments cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once SLB Investments receives a transmission, we make every effort to ensure the security of such transmission on our systems.

Access to and correction of personal information

18. SLB Investments is committed to and takes all reasonable steps in respect of maintaining accurate, timely, relevant, complete and appropriate information about our customers, clients and web-site users.
19. Any individual may request access to personal information (including credit information) about them held by SLB Investments. Such a request for access to personal information is to be made to SLB Investments' Privacy Officer:

SLB Investments' Privacy Officer
PO Box 725
BILOELA, QLD, 4715

Telephone: 07 4992 1033
Email: admin@linemac.com.au

20. Please note SLB Investments does require that, as part of any request by an individual for access to personal information (including credit information), the individual verify their identity so that SLB Investments may be satisfied that the request for access is being made by the individual concerned.
21. Please note that SLB Investments is not required to give an individual access to credit information about them in circumstances where:
 - giving access would be unlawful; or
 - denying access is required or authorised by or under an Australian law or a court/ tribunal order; or
 - giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body.
22. Inaccurate information will be corrected upon receiving advice to this effect. To ensure confidentiality, details of an individual's personal information (including credit information) will only be passed on to the individual if we are satisfied that the information relates to the individual. From time to time, and having regard to the purpose of the collection and use of personal information (including credit information) about individuals, we may contact individuals to seek confirmation that the personal information provided to us by the individual is accurate, up-to-date and complete.
23. If we refuse to provide an individual with access to their personal information (including credit information) or to correct the personal information (including credit information) held by us about them, then we will provide reasons for such refusal. Such reasons will set out the grounds for refusal, the mechanisms available to complain about the refusal and any other matters that are required by the Act.
24. SLB Investments will respond to any requests for access or correction within a reasonable time of receipt of the request, but by no later than 30 days of the request being received.

Complaints

25. If an individual has a complaint that SLB Investments has not complied with its obligations under the Act then any such complaint should be directed in the first instance to SLB Investments' Privacy Officer at the contact details set out at clause 19 of this policy.
26. Upon receiving a complaint we will, within 7 days, give the complainant written notice acknowledging receipt of the complaint and setting out the process of how we will deal with it. Unless a longer time is agreed by the complainant, we will investigate the complaint and make a decision within 30 days of receipt of the complaint and communicate the decision to the complainant. We aim to resolve all complaints within 30 days of receipt. If we cannot resolve a

complaint within 30 days we will notify the complainant of the reasons and specify a date when we expect a decision or resolution will be made and seek the complainant's agreement to extend the 30 period – if the complainant does not agree then we may not be able to resolve the complaint.

27. It may be necessary (and it may be required by the Act), in order to deal with a complaint, to consult with a credit reporting body or another credit provider. Further, if, while a complaint remains unresolved, we are disclosing information subject to the complaint to a third party, we may be required to advise the third party about the complaint.
28. If we find a complaint is justified we will resolve it and do what is required to rectify any breach. SLB Investments is committed to fulfilling its obligations as an APP entity and a credit provider under the Act.
29. If a complainant is not satisfied with the outcome of SLB Investments' internal complaints procedure in respect of SLB Investments' privacy practices then the complainant may refer their complaint to the Office of the Australian Information Commissioner ("OAIC"). The website for the OAIC is: www.oaic.gov.au.

Transfer of information overseas

30. SLB Investments is unlikely to disclose personal information to overseas recipients. Personal information will only be disclosed by SLB Investments to overseas recipients in accordance with Australian Privacy Principle 8, such as if the disclosure is required by Australian law.

Changes to Privacy Policy

31. If SLB Investments decides to or is required to change this Credit Reporting Privacy Policy, we will notify of such amendments on our web site and post changes on our privacy policy page so that users may be aware of any such changes and how they may affect them. As such, please remember to refer back to SLB Investments' privacy policy page regularly to check whether there are any amendments.

Contacting us

32. For further information regarding our privacy policies, please contact us at the following address:

E-mail: admin@linemac.com.au

33. For more information on privacy legislation and the CR Code please visit the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

SLB INVESTMENTS CUSTOMER CONCERN HANDLING POLICY

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1 Introduction

1.1 *Objectives and purposes of Customer Concern Handling Policy.*

SLB Investments Pty Ltd ACN 130 096 801 trading as Linemac Ford & Mitsubishi (“Linemac Ford & Mitsubishi”) is committed to delivering high quality products and services to those who deal with it. Linemac Ford & Mitsubishi is committed to understanding and responding to the needs and concerns of our customers and clients.

The aim of this policy is to provide guidance as to the manner in which Linemac Ford & Mitsubishi receives and handles complaints made to Linemac Ford & Mitsubishi in respect of Linemac Ford & Mitsubishi’s business activities and dealings with its customers and clients.

The objective of this policy is to assist Linemac Ford & Mitsubishi in dealing with and resolving complaints in an efficient, effective and professional manner.

1.2 *Background*

In creating this policy, Linemac Ford & Mitsubishi has sought to ensure that our procedures accord with relevant legal requirements and best practice. In particular, this policy has been created to satisfy the requirements of ASISO 10002-2006 Customer Satisfaction – Guidelines for complaints handling in organisations.

1.3 *What is a Complaint?*

ASISO 10002-2006, defines a complaint as follows:

“An expression of dissatisfaction made to an organisation, related to its products, or the complaints–handling process itself, where a response or resolution is explicitly or implicitly expected.”

Linemac Ford & Mitsubishi adopts that definition of “complaint” for the purposes of this policy.

Any person or entity who is dissatisfied with a product or service provided by Linemac Ford & Mitsubishi for any reason, may contact us to complain. A complaint may be made in writing or verbally. Certain types of “complaints” may be by way of negative feedback, which may not require a resolution or any response. Whilst we acknowledge this type of feedback can be useful

and valuable, this policy does not apply to such feedback as such feedback does not fall under the definition of a complaint as set out above.

2 Guiding principles for effective handling of complaints.

Linemac Ford & Mitsubishi abides by the guiding principles as set out section 4 of AS ISO 10002-2006 for effective handling of complaints. The guiding principles set out at section 4 of AS ISO 10002-2006 are as follows:

Principle	Explanation of Principle
Visibility	Information about how and where to complain should be well publicised to customers, clients, Linemac Ford & Mitsubishi's personnel and other interested parties. This policy is available on Linemac Ford & Mitsubishi's website and also internally.
Accessibility	The complaints-handling process as outlined in this policy should be easily accessible to complainants and all relevant representatives of Linemac Ford & Mitsubishi. This policy is drawn in a manner that is easy to understand and sets out simply the process of making and resolving of complaints.
Responsiveness	Receipt of each complaint is acknowledged to the complainant immediately. Complaints will be addressed promptly in accordance with their urgency. Complaints will be handled in an efficient and effective manner and complainants will be treated courteously and kept informed of the process of the complaint through the complaints-handling process.
Objectivity	Each complaint will be addressed in an equitable, objective and unbiased manner through the complaints-handling process.
Charges	The complaints-handling process is free of charge to the complainant.
Confidentiality	Personally identifiable information concerning the complainant is actively protected from disclosure unless the complainant expressly consents to its disclosure.
Customer-focused approach	Linemac Ford & Mitsubishi is committed to adopting a customer-focused approach to dealing with complaints. We are open to feedback, including in respect of the form of complaints and we acknowledge the right of our customers and clients to complain.
Accountability	Linemac Ford & Mitsubishi and its employees accept responsibility for effective complaints handling procedures, including being accountable for and reporting on the actions and decisions of Linemac Ford & Mitsubishi in respect to complaints handling.

Continual improvement	Linemac Ford & Mitsubishi is committed to continually improving its complaints-handling processes.

3 Complaints Handling

3.1 *How may a complaint be made*

Where possible, complaints should be made in writing so that the details of the complaint are clear and complete and so that we may more effectively deal with the complaint.

Complaints should be directed to:

Linemac Ford & Mitsubishi's Customer Care Manager

PO Box 725

BILOELA, QLD, 4715

Telephone: 07 4992 1033

Email: admin@linemac.com.au

3.2 *Information to be provided when making a complaint*

When making a complaint, please provide the following information:

- ❖ Your Name, the organisation you are from (if applicable), your position and contact details;
- ❖ Your relationship with Linemac Ford & Mitsubishi;
- ❖ The name of any contact person at Linemac Ford & Mitsubishi;
- ❖ Details of the complaint (including when the conduct giving rise to the complaint occurred);
- ❖ Details of any persons or persons of Linemac Ford & Mitsubishi involved (if applicable);
- ❖ Copies of any documentation that supports the complaint.

3.3 *Help with making a complaint*

If you require any assistance in formulating or lodging a complaint, please contact the Customer Care Manager at the contact details set out above.

3.4 *Acknowledgment of complaint*

We will acknowledge receipt of a complaint immediately upon receipt.

We will endeavor to resolve complaints within four (4) weeks of receiving the complaint. However, this may not be possible in all instances. Where time to deal with a complaint will exceed four (4) weeks, we will contact the complainant to inform of the reasons for the delay and indicate when we expect to be in a position to complete our review of the complaint.

3.5 *Your rights in the complaints process.*

Complainants have the right to enquire as to the status of their complaint by contacting the Customer Care Manager or any other employee or representative of Linemac Ford & Mitsubishi who has been identified to the complainant as handling the complaint.

3.6 *Responding to a complaint*

Once we have reviewed a complaint, we will provide the complainant with a written response. If the complainant is dissatisfied with our response, the complainant has a right to ask for the response to be re-considered by the Customer Care Manager. Such a request should be made in writing to the Customer Care Manager and forwarded by post or email to the addresses provided above.

3.7 *Further action*

If a complainant remains dissatisfied with the manner in which the complaint has been handled, the complainant may have a right to refer the complaint to some other external resolution body.

4 Quality Assurance

Complaints will be analysed by our Customer Care Manager at regular intervals to identify any recurring or systemic problems. If any such problems are identified, we will consider what actions we need to take to address any such problems.

Our complaints handling process will be reviewed periodically in order to enhance our delivery of efficient and effective outcomes in respect of complaints received.