

1. INTRODUCTION

1.1. Background

These policies and procedures are designed to ensure compliance with:

- (i) the Complaints Handling obligations which apply to World Education Australia Limited (WEAL) as a signatory to the Australian Council for International Development (ACFID) Code of Conduct
- (ii) WEAL's desire to provide a robust process (referred to in this document as Whistleblowing Policy) whereby staff and volunteers can, on a confidential basis, discuss with an appropriate responsible person within WEAL concerns that they may have about any matter concerning WEAL's governance or the conduct of its staff or volunteers.

1.2. Guiding Principles

WEAL is an organisation with an open ethos, and its key objective in the area of complaints is to attempt to resolve them without delay in an efficient, responsive, transparent, fair and timely manner with as little formality as possible.

Where a breach or potential breach of the ACFID Code of Conduct is involved, the complainant is always offered the option of accessing ACFID's Code of Conduct Committee. The procedures mentioned above include special consideration for those complainants who are from minority groups, who are in whatever way disadvantaged, or who may be in some way vulnerable.

In relation to Whistleblowing, WEAL's aim is to encourage open dialogue with staff & volunteers over its governance and their conduct, and to ensure that any concerns they may have are addressed promptly and confidentially, without any recrimination.

2. COMPLAINTS RESOLUTION POLICY

2.1. Definition of a Complaint

WEAL has adopted the definition of a complaint from the Australian Standard (*ISO 10002 2006 Customer Satisfaction – Guidelines for complaints handling in organisations*):

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

WEAL considers a “complainant” to be:

“Any natural person (including staff and volunteers), or a corporate entity, who, in its dealings with WEAL or its intermediaries, has encountered or experienced an unresolved complaint or has been left dissatisfied in relation to WEAL's services in respect of its charitable activities”.

2.2. Commitment and Accessibility

The guiding principles adopted by WEAL in relation to complaints handling are set out above. WEAL requires a similar commitment from its local intermediaries appointed under partnership agreements in relation to complaints made about their products or services.

To this end, it is part of WEAL's partner assessment procedure to ensure that our local partners themselves have a credible complaints handling policy in place, that it is adequately staffed and that it is being adhered to. WEAL expects its partners to comply with Smart Campaign principles¹.

This Complaints procedure is published on the WEAL and Good Return websites and can be accessed by all WEAL staff, volunteers, authorised fundraisers, partners and customers. It is located under the 'Resources' tab, but for the sake of completeness, the message is repeated here:

¹ See <http://www.smartcampaign.org/>

“Please note that all complaints, questions or comments will in the first instance be actioned by a Good Return team member as soon as possible.

If this is not appropriate, or you are unsatisfied with their answer, please call us on (02) 9114 8111 within business hours (10 am to 5 pm) Monday to Friday. Upon request, you can ask to speak to one of our senior executives, either the Operations Director, the Marketing Director, or the Risk Manager. Any one of these managers will make sure your concern is addressed in an appropriate, discreet and confidential manner. You can be assured that every effort will be made to find a satisfactory resolution to your complaint.

We are a signatory to the Australian Council for International Development (ACFID) Code of Conduct. Details of the provisions of the Code can be viewed at the ACFID website. In the event that your issue entails a potential breach of the Code, you have the option of escalating it to the ACFID Code of Conduct Committee. Their contact details are in their website under the Complaints tab”.

A link to the ACFID website is contained in the WEAL and Good Return websites.

2.3. Resources

Existing WEAL staff have been made aware of the procedures outlined in this Policy and are therefore conversant with our requirements should they receive an initial notice of a complaint and attempt resolution. Where early resolution is not possible by the staff member/volunteer receiving the initial complaint, the matter can be readily escalated to a more senior official. WEAL provides access to complaints-handling free of any charge to all complainants.

New starters, including volunteers, are all made aware of the Policy during the induction process.

All individual fundraisers acting for WEAL are appointed in writing, and the correspondence makes clear reference to WEAL’s Complaints Policy and the requirement to adhere to its terms.

2.4. Coverage

These procedures cover all complaints arising from WEAL’s products or services in Australia and in Asia Pacific countries where WEAL has agreements with local partners. Those local partners will themselves have complaints handling procedures in relation to complaints about their products or services, and this policy does not address such complaints.

It should be noted that for a complaint to be eligible to be considered by the ACFID Code of Conduct Committee, it must involve a breach or potential breach of that Code.

2.5. Receiving Complaints

For both oral and written complaints received, where a complaint is resolved to the customers complete satisfaction by the **end of the fifth business day after the complaint has been received**, a ‘final response’ in writing to the complainant is not required unless specifically requested.

Where the complaint cannot be resolved immediately to the complainant’s satisfaction, the WEAL official handling the matter will explain the complaints resolution process available to them. During discussions with the complainant, the official will always endeavour to empathise with the complainant and deal with them in a courteous, even handed manner.

2.5.1. Oral Complaints

Where a complaint is received by telephone or in person, WEAL will ensure that the complainant has the opportunity to speak to an official who has received suitable training, is authorised to respond to the complainant, and is not the direct cause of the complaint.

That official will:

- Identify himself or herself;

- Ascertain and record the facts relevant to the complaint, using the Complaints Database in order, as far as possible at this early stage, to appropriately categorise the matter;
- Ascertain and record the nature of the complaint and, in particular, whether it concerns an alleged contravention of any law or regulatory requirement.

2.5.2. Written Complaints

Where a complaint is made in writing from the complainant, the correspondence will be reviewed by a senior official within WEAL.

That person will acknowledge receipt of the complaint within 5 working days. This acknowledgement will be provided via the complainant's indicated preference for correspondence.

2.5.3. Assistance

WEAL is committed to providing assistance to complainants to enable their complaint to be considered fairly under this complaints resolution procedure. Examples of assistance include but are not limited to:

- Assistance with completing forms for those with limited literacy skills; and
- Assistance for people with a disability; and
- Allowance by WEAL staff for any cultural beliefs held by the complainant

2.6. Investigating Complaints

Where, upon receipt of the complaint, all the relevant information (being any information that, in the reasonable opinion of the official investigating the complaint, is required to make a decision on the matter) has not been received from the complainant, the official will communicate with the complainant, specifying what further information is required.

Where, after 10 working days, no response has been received to the request for further information, the official will send a follow-up communication advising the complainant that no further action can be taken until all relevant information is provided.

2.7. Responding to Complaints

Where the official has all the necessary information, a final decision will be provided to the complainant within 15 working days of receiving the complaint, unless a reasonable alternative timeframe can be agreed.

WEAL seeks to resolve all complaints at the earliest possible time, but in no case later than 45 days after the complaint was first registered. Where we have reached a final determination, we will advise the complainant in writing and provide the reasons for our determination.

Our correspondence will include details on how to refer the complaint to the ACFID Code of Conduct Committee, and advice that the service is free, subject to ACFID eligibility criteria.

2.8. Recording information about complaints

WEAL records, and maintains a register of, all complaints received and it is the responsibility of each official who may handle a complaint to ensure that its details are properly recorded in the register contained in the Policies & Procedures directory in the V drive (V:\Policies & Procedures\7-Complaints Procedures).

Details recorded in the register will be used to produce reports for the WEAL Board and any relevant regulators as may be requested.

Complaints offer an opportunity to identify systemic issues that may continually cause issues for WEAL or our Local Partners. It is for this reason that complaints and complaints history must be analysed in an attempt to identify any recurring issues.

The Compliance Advisor will analyse complaint data and report to the WEAL Board at its December meeting on trends, consistencies and possible systemic issues.

The Compliance Advisor shall be responsible for reporting to ACFID in accordance with their requirements set out in paragraph E.3.1 of their Code of Conduct.

2.9. Types of remedies

In determining remedies, the official will take into account the following:

- What is fair and reasonable in the circumstances
- Our legal obligations
- Our current interpretation of the ACFID Code of Conduct
- Good industry practice including that in the country of origin of the complainant.

WEAL has identified that the following remedies may be used depending upon the individual circumstances: loan redemption; instalment refund; provide loan information, explain product details; provide compensation; an apology; or overturn an earlier complaints decision.

The Compliance Advisor will provide input into the review of any policies and procedures that need amendment following identification of any systemic or serious single issues.

2.10. Review

This Complaints Resolution Policy and Procedure is to be comprehensively reviewed by the Compliance Advisor every two years.

3 WHISTLEBLOWING POLICY

Intent: if a person in WEAL who is either a staff member or a volunteer ('concerned person') honestly and reasonably believes that another staff member, volunteer, director or member:

- (i) is failing to meet WEAL's governance criteria or
- (ii) is otherwise conducting themselves in a fashion which is reasonably likely to bring WEAL into disrepute

then that concerned person is entitled to notify either the appropriate responsible person within WEAL of that belief and the reasons for it, or to make their concerns known to a relevant regulator (whether ASIC, ACNC, or any of the State regulators, dependent upon the precise nature of their concern).

Under this Whistleblowing Policy, WEAL specifically consents to any concerned person as described above disclosing information or providing documents to such a regulator relating to the concerned person's reasons for holding their belief.

Practice: neither WEAL, its directors, senior officers nor agents will constrain, impede, restrict or discourage, whether by confidentiality clauses, policies or other means, any concerned person as described above from disclosing information or providing documents to a regulator about the matters referred to above under 'Intent'.

Further, this Policy requires that WEAL and its directors shall take all reasonable steps to ensure that no such concerned person making such disclosures in good faith is subject to, or threatened with, a detriment because of any notification made in terms of this Policy.

Transparency: WEAL shall ensure that this Policy is appropriately publicised internally and externally, including on its websites.

Definition: for the purposes of this Policy, the term 'appropriate responsible person within WEAL' shall mean either the Chief Executive Officer for the time being or a designated member of its Board of Directors, normally the Chairman.