

CITIZEN	HR POLICIES	
Debit Card Rewards Program Internal Dispute Resolution Policy.	Date	November 2011
	Approval	<i>J. Imanki</i>

Background

This Policy sets out the procedure for receiving, investigating and responding to complaints made by our valued members.

This policy is based on the standard requirements set out in the Australian Standard ISO 10002-2006 approved by ASIC.

Citizen Watches Australia Pty Ltd (*Citizen Watches*) is actively committed to effective and efficient complaints handling. Our strong commitment to responding to complaints means we allow both our personnel and our members to contribute to the improvement of our products, services and processes.

Internal Dispute Resolution Policy

Guiding Principles

Commitment: Our commitment to you and your complaints are reflected in the definition, adoption and dissemination of our strong internal dispute policy and procedure for the resolution of complaints.

Staff: All information about how and where to lodge complaints are well publicised to members on our website.

Accessibility: This policy is also easily accessible to all Debit Card Rewards Members via the website or by calling the Citizen Watches (Rewards) Member Services on (+612) 9452-7300 or emailing us at:
rewards@citizenwatches.com.au

Responsiveness: Receipt of complaint should be acknowledged to the complainant immediately and the complainants should be kept informed of the progress of their complaint and further complaints handling process in accordance with this Policy.

Charges: Members are not charged to access our complaints handling process.

Confidentiality: Personal information concerning the member is actively protected from disclosure to the extent outlined within section 13.1 (Privacy) of the Citizen Watches Retailer Rewards Program “Terms and Conditions”.

Member focused approach: We have adopted a member focused approach and we show our commitment to resolving complaints by our prompt action.

Accountability: We have well established processes which ensures accountability for and reporting on the actions and our decisions with respect to complaint handling.

Continual improvement: The process and the quality of products and services should be a permanent objective of Citizen Watches.

Definitions

Complaint – a complaint is an expression of dissatisfaction made to Citizen Watches, related to its products or the rewards program, or the complaints-handling process itself, where a response or resolution is explicitly or implicitly expected.

Feedback – on occasion, members can contact Citizen Watches with opinions, comments and expressions of interest in the rewards program or the complaints-handling process.

Person responsible

Our management has nominated a complaints handling officer who will be responsible for the following:

1. Ensuring that the complaints handling process and objectives are established within Citizen Watches.
2. Ensuring that the complaints handling process is implemented and maintained in accordance with the policy of Citizen Watches.
3. Identifying and allocating the management resources needed for an effective and an efficient complaints handling process.

4. Ensuring the promotion of awareness of the complaints handling process.
5. Ensuring that information about the complaints handling process is communicated to members and other parties directly concerned.
6. Appointing a complaints handling management representative (internal dispute resolution officer) and clearly defining his or her responsibilities and authorities.
7. Ensuring that the process for rapid and effective notification of any significant complaints.
8. Periodically reviewing the complaints handling process to ensure that it is effectively and efficiently maintained and continually improved.

All personnel in contact with members and complainants is trained in complaints handling and will comply with any reporting requirements determined by Citizen Watches.

Coverage

If a Member has a complaint about the rewards program or any transactions arising from the rewards program.

For complaints relating to the Citizen Visa Debit Card including in the case of error or unauthorised use, in the first instance, a Member must, as soon as practicable complete a 'Card Cardholder Dispute Form' available from Citizen Watches' website on www.citizenwatches.com.au and submit the completed form to Citizen Watches Australia Pty Ltd, PO BOX 218, Brookvale NSW 2100.

Communication of complaints handling process

Information concerning the complaints handling process such as electronic based information should be made readily available to members and complainants and other interested parties.

Such information should be provided in plain English language in formats accessible to all. Information should include:

- Where complaints are to be made.
- How complaints can be made.
- Information to be provided by the complainant.
- The process for handling complaints.
- Time periods associated with various stages and processes.
- The complainant's options for remedy including external dispute resolution processes.
- How the complainant can obtain feedback on the status of the complaint.

Receipt of complaint

The record of the initial complaint should identify the remedy sought by the complainant and any other information necessary for the effective handling of the complaint. It should include:

- A description of the complaint and supporting documents.
- The requested remedy.
- The product or related entity practices complained about.
- The due date for a response.
- Data on people and relevant department involved.
- Immediate action taken (if any).

Tracing of complaint

The complaint should be tracked from initial receipt through the entire process until the complaint is satisfied or a final decision is made.

Acknowledgement of complaint

Receipt of each complaint should be acknowledged to the complainant.

Initial assessment of complaint

After receipt of complaint, each complaint should be initially assessed in terms of criteria such as severity, safety implication, complexity, impact and the need and possibility of immediate action.

Investigation of complaints

Every reasonable effort should be made to investigate all the relevant circumstances and information surrounding a complaint. The level of investigation should be assessed in terms of its seriousness, frequency of occurrence and severity of the complaint.

Response to complaints

Citizen Watches will provide a response in writing within 14 days from the date of receipt of notice of dispute setting out the results of its investigations or advise a Member in writing that it requires further time (not exceeding a further 24 days) to complete its investigation.

Where an investigation continues beyond 45 days, Citizen Watches will provide a Member with a monthly update on the progress of the investigation and a date when a decision can be reasonably expected, except in cases where Citizen Watches is waiting for a response from the Member who has been advised that Citizen Watches requires such a response.

Citizen Watches will endeavour to correct any procedures and prevent such complaints from happening in the future.

Communicating the decision

The decision or any action taken regarding the complaint should be communicated to the complainant as soon as the decision of the action is taken.

Closing the complaint

If the complainant accepts the proposed decision or action then the file should be carried out and recorded.

In the event there is a dispute, the decision of the Citizen Watches is final and no correspondence will be entered into.