

To:
Date:

[AFCA Review](#)
Wednesday, 3 March 2021 10:03:43 PM

Dear Team,

I wish to raise concerns over AFCA and its existing set up on how unfair and not reasonable it is towards business/service providers.

1. The fees to take on a complaint are totally unfair and unjust and non explainable
2. Business Owners are forced to waive debts when a complaint is lodged due to your excessive fees to continue with the complaint (up to \$13,000 on a business)
3. Excessive fees are charged even when the complaint goes to determination and the service provider is not at fault
4. Consumers are utilizing your complaints process to discontinue their contractually obligation to pay their agreements with no true complaint
5. Consumers are also opening and closing excessive complaints to avoid payments under their contracts
6. Previous complaints closed/determined are being re-opened again and it takes several months for your team to review each complaint before a decision is made
7. There is inconsistencies between determinations
8. The majority of the complaints lodged are not complaints and are still being taken on board by case managers (example - i want a discount to my loan)
9. The complaints process is min 4-12 months before a resolution is reached
- 10 . Customers are taking a payment holiday during the course of their dispute and are not encouraged to continue with repayments
11. Businesses are forced by your fees to waive debts, consumers are taking this opportunity onboard by abuse of the system
12. Consumers are lodging complaints through services providers/lawyers which is making your complaints platform unfair - this should not be optional
13. Consumers are playing the system, no repayments in 2 years they open one complaint which takes 12 months to be resolved, once its closed they will open another one.

The entire process is unjust and should be scaled based on the loan size value.

Whilst the Federal Govt has been assisting businesses through covid AFCA has done nothing - the hardship complaints are bleeding businesses financially and many will fold due to this.

I ask you consider the above points raised or this should be raised in Parliament for an urgent review.

It is very disappointing your fees are stopping businesses from growing any further or to put it towards the downfall in profits during covid.

The entire AFCA process and its fees are unjust and not in favor of any business at all and should it go to a vote everyone would want AFCA out.