

WHAT TO DO IF YOU HAVE A COMPLAINT

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint, here is what you can do.

HOW CAN WE HELP YOU?

If you have any concerns or wish to make a complaint in relation to our products, services, staff or the handling of a complaint, please contact your intermediary in the first instance. If you are unable to contact your intermediary, you can contact us directly:

Complaints Officer MGA EziPay Pty Ltd Email: epfsupport@mgaezipay.com Telephone: 08 8239 5982 Post: 277 Magill Road, Trinity Gardens SA 5068

We will attempt to resolve it in accordance with our Internal Dispute Resolution ("IDR") procedure, and our commitment below.

OUR COMMITMENT TO YOU

As part of our IDR procedure, we will:

- Acknowledge your complaint
- Provide you with the name and contact details of the person assigned to reviewing it
- We will try to resolve your complaint at first contact or shortly thereafter
- If we cannot resolve your complaint within 10 business days, we will provide updates every 10 business days, unless you agree to a different timeframe
- Provide a final decision within 30 calendar days of the date on which you first made your complaint
- If we cannot provide a final decision in this timeframe, we will tell you, in writing, the reasons for the delay and your right to take the complaint to the Australian Financial Complaints Authority (AFCA)
- Give you the information we relied on when making a decision about your complaint within 10 business days of you asking for it

EXTERNAL REVIEW

You may refer your complaint to AFCA at any time. If your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, AFCA may review it, subject to its Rules.

AFCA's contact details are: Australian Financial Complaints Authority Telephone: 1800 931 678 Email: info@afca.org.au Post: Australian Financial Complaints Authority GPO Box 3 Melbourne, VIC 3001

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply.

This service is free of charge.