

Cash Converters Internal Dispute Resolution Policy Credit Transactions

Cash Converters is committed to the fair and prompt resolution of any disputes or complaints.

Please let us know of any concerns you may have promptly because a conversation on the telephone means Cash Converters can serve you better and continually improve our customer service. Often complaints are misunderstandings that can be quickly resolved.

It is recommended that you first make contact with the Store or Cash Converters staff member that you have been dealing with.

If you feel the issue has not been resolved to your satisfaction, please contact Business Support by:

- Email to: complaints@cashconverters.com,
- Send a letter to the Business Support Team - referencing that it's a Complaint to:
Cash Converters, PO Box 3151, Adelaide Terrace, Perth WA 6832
- Call 13 22 74

If you have chosen to email or write to us with a complaint, you will receive an acknowledgement within 3 business days so you will know that we have received your complaint.

A member of the Business Support Team will assist you with handling the complaint and will advise if any further information is needed. The Business Support Team will liaise with managers and staff at Cash Converters to escalate the complaint to the appropriate person, who will investigate your complaint and respond to you. If your complaint is escalated to the Client Liaison Officer, they will determine a fair remedy and you will be informed of the decision and the reasons for that decision.

Unless there are exceptional circumstances, we will in all instances respond to your complaint within 21 days of receipt of the initial complaint. If we are unable to resolve the complaint within 45 days from the initial complaint, we will:

- inform you of the reasons for the delay
- specify a date when a decision can be reasonably expected; and
- notify you of your right to contact the Credit & Investments Ombudsman.

All complaints will be processed at no charge to you.

If you are not satisfied with the result of your complaint you may wish to contact our External Dispute Resolution scheme provider - Credit & Investments Ombudsman (CIO). This is a free service established to provide you with an independent mechanism to resolve specific complaints.

The CIO can be contacted by phone 1800 138 422 or fax (02) 9273 8440, by post at PO Box A252, South Sydney NSW 1235 or via their website www.cio.org.au.

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at www.asic.gov.au.