

Disputes/Refund Policy

The Company has developed internal complaints handling procedures which it believes to be compliant with the relevant dispute handling legislation within Australia and is relevant for the Company having regard for:

- The size and type of our business;
- the nature of our client base; and
- the likely number and complexity of complaints.

Objectives

This procedure aims to:

- a. Ensure clients have easy access to an inexpensive complaint handling process;
- b. Enhance client confidence in the Company's services; and
- c. Give important feedback to the Company about the level of client satisfaction. This procedure is intended to be used when a client makes a complaint about:
 - i. the services and products received or recommended by the Company; or
 - ii. the operation of the Company in general.

Policy & Procedures

1. Receiving Complaints

All complaints are to be dealt with promptly and in a professional manner. On receiving a complaint from a client by any means, the staff member will take the following steps:

- a) Thank the client for the call or contact and re-assure them of the Company's commitment to dealing promptly with the matter.
- b) In any first contact inform the client that it is the Company's policy to respond to the

client within 48 hours either

addressing the issue, or with an estimated (and compliant) timeframe in which to address the complaint;

- c) Complete a Complaints Form and submit it to the Compliance Officer asap; the
- d) Compliance Officer must then:
 - i) Log the complaint into the Company's complaints register;
 - ii) Decide, with the engagement of the appropriate staff member, the course of actions necessary to resolving the complaint and record these actions into the complaints register and assigning the agreed actions to the appropriate company officer or staff member;
 - iii) Record the dates necessary to complete the actions and achieve the agreed timeframes with the client but within 30 days at a maximum;
 - iv) Keep the client informed of the progress as agreed or as detailed in below.

2. Complaint Procedure Rules for complaint handling.

All of the above 1 a through d will be completed with that agreed with the client or at least within these timeframes and actions. These MUST be diarised to avoid a breach of the laws surrounding complaints handling and therefore the need to report a breach of these rules.

- a. Within fourteen (14) days of receiving a complaint, send an acknowledgement of having received the complaint to the complainant by letter;
- b. Within forty-five (45) days of receiving a complaint, make a determination on the complaint; and
- c. within fourteen (14) days of the determination of a complaint, the Company must give to the complainant:
 - i. a written notice of that determination and advice of any action the Company has, or will, take in respect of the complaint; and Complaints Handling Policy
 - ii. advice that the client may complain to the external dispute resolution scheme if they are dissatisfied with the outcome of the complaint.

3. Resolved Complaint

- a. The Compliance Officer will determine if it is appropriate for the complaint to be confirmed with the client by a particular staff member and in what format the final response will take (i.e. by phone or in writing). The Compliance Officer may consider this in conjunction with a Company Officer;
- b. When resolved, the Compliance Officer will confirm that the complaint has been resolved and the appropriate procedures have been followed and finalise the entry within the complaints register.

4. Unresolved Disputes and External Dispute Handling

- a. If the complaint remains unresolved the Compliance Officer will:
 - i. Inform the client of the decision to stand by its assessment of the complaint;

ii. If the client, inform the client of their rights under external dispute processes as per below.

iii. Take notes as to any further comments or correspondence in relation to the client's attitude, behaviours and comments.

5. Process for referring complaints to External Dispute Resolution Bodies.

The Company's processes for referring complaints will include:

a. providing in a disclosure document details of the internal complaints handling procedure and the details for the Company's external complaints resolution scheme with a brief description of its role; and

b. where a complaint is unable to be resolved by the Company's internal complaints resolution scheme, the final letter advising the client of the outcome of their complaint will contain the details for the external dispute body.

- TKZ Pty Ltd will handle all the disputes in accordance with our banking partners' policies and requirements.

- From our end, we will be providing a full log for any disputed transaction.

- Any fraudulent transaction will be dealt with in accordance with the Australian law

- If any refund is required due to any dispute TKZ Pty Ltd will provide the refund for the disputed transaction

- While not a regulator, the Australian Financial Complaints Authority (AFCA) is a free, fair and independent dispute resolution scheme. It considers complaints about financial products and services as well as credit products. AFCA's service is offered as an alternative to tribunals and courts to resolve complaints consumers and small businesses have with financial service providers. TKZ Pty Ltd will be considering the dispute resolution via the above service or similar body to resolve.