

EFT Capital aims to provide the best service for our customers.  
In the event that you are unhappy with any part of our service, we have an Internal Dispute Resolution process in place to assist in solving your complaint. In conjunction with this scheme, EFT Capital is a member of the [Credit Ombudsman Service Limited](#).

#### **FIRST CONTACT FOR COMPLAINT**

Complaints Person

Charl Coetzee - Tel: 1300 722 744 or 07 5502 1770 Email: [jnr@eftcap.com.au](mailto:jnr@eftcap.com.au)  
(Director)

Or

Patricia Els - Tel: 1300 722 744 or 07 5502 1770 Email: [patti@eftcap.com.au](mailto:patti@eftcap.com.au)  
(Office Manager)

The complaints persons are senior personnel in our organisation and have 15 years of experience between them and have the authority to deal with your complaint and negotiate relevant decisions to produce an outcome.

The complaint may be presented to us by either letter, telephone, email or in person.

#### **YOU CAN ALSO CONTACT US ON/AT:**

Contact by mail: EFT Capital  
PO BOX 467  
Chirn Park, QLD  
4215

**Phone:** 1300 722 744 or 07 5502 1770

**Fax:** 07 5502 1714

**Email:** [jnr@eftcap.com.au](mailto:jnr@eftcap.com.au) or [patti@eftcap.com.au](mailto:patti@eftcap.com.au)

If you are not satisfied with the outcome of the Internal Dispute Resolution Process, you have the option of contacting the Credit Ombudsman Service Limited on:

Our Membership number is: **MN: M0001991**

**Freecall:** 1800 138 422

**Phone:** 02 9273 8455

Website: [www.cosl.com.au](http://www.cosl.com.au)

**Email:** [info@cosl.com.au](mailto:info@cosl.com.au)

EFT Capital ensures that all staff who deal with customers are aware of the staff responsible for Internal Disputes Resolution. Each staff member is aware of what customer details to record if the Complaints Contact Person or Deputy is for any reason unavailable (this information will include a minimum of the name, telephone number, and description of the customer's complaint). EFT Capital does not charge any fee in respect to any complaint made by a customer.

A customer's complaint will not be investigated by the Complaints Contact Person or Deputy if either is involved in the subject of the complaint. We undertake to provide a written response to your complaint promptly (within 14 days) unless the complaint is resolved in the meantime. If we are unable to respond to your complaint within fourteen (14) days, we will inform you of the reasons for the delay.

We will be deemed to have responded to your complaint if we:

- (a) Accept the complaint and, offer redress (if appropriate); or
- (b) Offer redress without accepting the complaint; or
- (c) Reject the complaint.

EFT Capital will give you written reasons for reaching the decision on your complaint and we will address the issues that are raised in your complaint. If appropriate, our response will refer to applicable Legislation, Codes or Procedures.

When considering the appropriate resolution, EFT Capital will take into consideration the extent of loss or damage suffered by you, relevant legal principles, National Consumer Credit Regulation and the concept of fairness and industry best practice.

EFT Capital will store data concerning your complaint in such form and manner as we think fit but will always be conscience of Privacy Laws. In order to identify any systematically recurring problems, EFT Capital will classify complaints according to the particular provisions of the National Consumer Credit Protection Act alleged by you to have been breached. Subject to legal constraints, including constraints as to privacy, we will make available data collected in respect of your complaint to the Australian Securities and Investments Commission, Credit Ombudsman Services Limited or any other Statutory Authority.

EFT Capital will regularly review our Internal Dispute Resolution Procedures as required to ensure that our complaints system is operating effectively.