



Epic Finance is committed to the efficient and fair resolution of all client complaints as and when they are received. This level of fairness in treatments applies to all involved in any complaints or dispute process.

Epic Finance has two types of dispute resolution processes for clients:

- Internal Disputes Resolution; and
- External Disputes Resolution.

Internal Disputes Resolution Scheme

Our internal complaints handling system is easy to understand and in plain English. Epic Finance will make every effort to ensure that the client has every opportunity to express their concern and complaint.

If you have a concern or complaint with us you may:

- Email us at – info@epicfinance.com.au
 - Talk to our Complaints Manager by calling 1300 30 60 92
 - Write a letter addressed to Unit 3/22 Hardy Street, South Perth, 6151
 - Talk to your Epic Finance Credit Representative
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- Upon receipt of a concern or complaint we will discuss the issue with you and undertake any necessary investigation to resolve the issue.
 - All client complaints must be responded to within 5 days of receipt of the initial complaint.
 - Unless unforeseeable circumstances arise, all client complaints are to be resolved within 6 weeks of receipt.
 - If after this 6 week period the complaint remains unresolved, you will be informed in writing that your complaint cannot be resolved and we will inform you of your right to continue through an External Complaints Resolution Scheme of which Epic Finance is a member.

External Complaints Resolution (COSL)

Epic Finance is a member of COSL (Credit Ombudsman Service Limited), clients are free to make enquiries with COSL to addresses any grievances they may have.

Complaints can be lodged with COSL electronically via their website, or in writing to:

Mail:

Credit Ombudsman Service Limited
C/- Case Management Team
P.O. Box A252
Sydney South NSW 1235

Using the Online Complaint Form: <http://www.cosl.com.au/Make-a-complaint-intro>

Office Hours are Monday to Friday 9.00am – 5.00pm (Sydney time)

Contact Details: Ph: 1800 138 422
Fax:(02) 9273 8440