

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

Linda Hamilton (Credit Representative No 484889) is an authorised Credit Representative to engage in credit activities on behalf of Buyers Choice Licencing Pty Ltd (Australian Credit License No. 509484) who may assist us in the investigation and resolution of your complaint.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS?

If you have a complaint, we request you follow these steps:

1. If your complaint is about your loan, in the first instance please contact your lender or credit assistance provider.

Should you have a complaint about our services, please contact us via email, mail, in person or phone:

Linda Hamilton Complaints Officer:

Director

Phone: 0492 006 298

Email: linda@orionfs.com.au

2. If your complaint has not been resolved to your satisfaction within 5 business days or if your complaint is about the services we provided to you, please contact the Licensee as per details listed below:-

Buyers Choice Licencing Pty Ltd Complaints Officer:

Complaints Officer

Buyers Choice

Mail: Level 5/278 Collins St, Melbourne VIC 3000

Phone: 1800 888 876

Email: bcl@buyerschoice.com.au

If you are having difficulties managing your debts, you can seek free assistance from the National Debt Helpline on 1800 007 007 or via the website ndh.org.au.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaint's resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

Our Complaints Area will acknowledge receipt of your complaint within one business day. If unable to resolve the complaint/dispute to your satisfaction within five business days, they will write to you advising the procedures we will follow in investigating and handling your complaint.

Within 30 calendar days from the date you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation.

TAKING IT FURTHER

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our, and our licensee's external dispute resolution service provider is:-

Australian Financial Complaints Authority (AFCA), which can be contacted via:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: GPO Box 3 Melbourne VIC 300