

INTERNAL DISPUTE RESOLUTION PROCESS

At Enrizen we believe that it is essential for our customers to be able to identify and deal with a expert who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes.

We go to great lengths to ensure satisfaction with our services and offerings. However, there may be instances from time to time, where applicants may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you. Depending on the service and Enrizen entity that provided the service will determine any steps post the Internal Dispute Resolution process if we are unable to resolve your complaint.

STEP 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact your normal Enrizen liaison first and express your concerns.

STEP 2

If the issue is not satisfactorily resolved within 5 working days by talking with your adviser, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

Name	Claudia Pena Collazos
Telephone	02 8316 3950
Email	claudia.pena@enrizen.com.au
Mail	GPO Box 225, Sydney NSW 2001

Note: In some instances, your adviser may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately.

By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 30 days, although in pursuit of best practice and the reputation of our organization, we aim to resolve these issues in a much shorter time frame.

STEP 2

Although we try hard to resolve a customer's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.



EXTERNAL DISPUTE RESOLUTION FINANCIAL SERVICES AND CREDIT SERVICES

Where your dispute related to an Enrizen entity that provided financial services or credit services as representative of Enrizen Pty Ltd's Australian Financial Services Licence & Australian Credit Licence (AFSL & ACL No. 403 905) then the following External Dispute Resolution (EDR) process is available to you, at no cost in relation to the Australian Financial Complaints Authority (AFCA) (subject to AFCA's terms of reference). The Enrizen entities that the AFCA EDR may relate are Enrizen Pty Ltd; Enrizen Financial Planning Pty Ltd; Enrizen Capital Pty Ltd and Enrizen Money Pty Ltd;

Name	Australian Financial Complaints Authority (AFCA)
Online	www.afca.org.au
Email	info@afca.org.au
Mail	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

EXTERNAL BODIES – ACCOUNTING & LEGAL SERVICES

Enrizen Accounting Pty Ltd is the provider of accounting services and Enrizen Lawyers Pty Ltd are the providers of legal services. They both provide services in line with the standards set by the below external bodies as they relate to their respective services.

Enrizen Entity	Enrizen Accounting Pty Ltd	Enrizen Lawyers Pty Ltd
Service	Accounting	Legal Services
Name	Institute of Public Accountants	Law Society of NSW
Online	www.publicaccountants.org.au	www.lawsociety.com.au
Email	nswdivnmb@publicaccountants.org.au	lawsociety@lawsociety.com.au
Mail	GPO Box 4231, Sydney NSW 2001	170 Phillip St, Sydney NSW 2000

