

## Dispute Resolution Policy

Any disputes in relation to our product and/or service must be dealt in accordance with this policy.

### Step 1

Any complaints about our products and/or service can be made to us via

- Email: [info@wiztoss.com](mailto:info@wiztoss.com)
- Phone: 1300 WIZ TOS (949 867)

For an accurate record of the complaint, we advise that you inform us in writing.

### Step 2

If your concerns cannot be resolved at the first point of contact, the matter should be referred to our Compliance Manager. At this stage, we will ask you to set out your complaint in writing providing as much detail as you can so that our Compliance Manager can fully investigate your complaint. They will then contact you with the results of their findings.

### Step 3

If your complaint cannot be resolved to your satisfaction by our Complaints Manager, you should refer the matter to an independent complaints scheme such as the ACCC for determination in accordance with its rules.

External dispute resolution schemes hear complaints for free and can be a simpler alternative to resolving disputes in court and can help if:

- You are not happy with our answer to your complaint
- If we do not make you an offer you are satisfied with
- We do not respond to your complaint within a reasonable time.

If the dispute or difference does not fall within the rules of ACCC, the dispute or difference must be submitted by you to arbitration in accordance with and subject to the Institute of Arbitrators and Mediators of Australia Expedited Commercial Arbitration Rules, and, to the extent permitted under those rules, the Arbitrator will be a person recommended by the New South Wales Chapter of the Institute of Arbitrators and Mediators of Australia.

### Internal Complaints Handling

Please contact the Client Support Services Department via E-mail for further information as to how complaints are handled by us internally.

### Debt Recovery Action

Please note that nothing in this policy prevents us from taking immediate legal action in a court for recovery of any sums you may owe us. We may pursue the matter in Australia and/or South Korea.