

Complaints policy

About us

Earlypay Ltd (ACN 098 952 277) and its wholly owned entities, including Earlypay Cashflow Finance Pty Ltd (ACN 093 756 524) and Earlypay Equipment Finance Pty Ltd (ACN 098 065 162) carry on the business of providing commercial finance to business customers.

In this policy, unless the context provides or requires otherwise, a reference to Earlypay (or we or us or our) and our business is a reference to the lending business operated by Earlypay Ltd and its related companies acting as lenders.

About this policy

Internal dispute resolution (IDR) is a system that provides a mechanism for resolving a customer's complaint before any external dispute resolution body or court becomes involved.

Complaint management documentation is a key component of our IDR process. In the interests of being transparent with our customers, we make this policy publicly available and readily accessible to customers.

This policy explains:

- How customers may lodge a complaint with us;
- The options available to assist complainants who might need additional assistance to lodge a complaint;
- Our key steps for dealing with complaints; and
- Our estimated response timeframes.

What is a complaint?

A complaint is “an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.”

How to lodge a complaint

You can lodge a complaint with us in the following ways:

Lodge a complaint by email



complaints@earlypay.com.au

Lodge a complaint by phone



1300 760 205

When you lodge your complaint, please provide:

- Your name and contact details;
- A description of your complaint; and
- Any measures you wish us to take to resolve your complaint.

How we will deal with your complaint

The key steps we take for dealing with complaints include acknowledgement, assessment and investigation and provision of an IDR response.

1. Acknowledgement

We endeavour to acknowledge your complaint within 24 hours (or 1 business day) of the complaint being received. In all circumstances we will provide an initial response within 10 business days.

When communicating with you, we will take into account the method you used to lodge your complaint, and any preferences you may have expressed about how we communicate with you.

2. Assessment and investigation

Sometimes, we may be able to resolve your complaint straight away, but often, we will need time to investigate your concerns. We may request that you provide us with further information to assist with our investigation.

3. Provision of an IDR response

An IDR response is a written communication from us to you, informing you of the final outcome of your complaint at IDR. We endeavour to provide you with our IDR response within the timeframes set out in the table:

Complaint type and timeframe for IDR response

General or operational complaints

Within 21 calendar days after receiving the complaint.

Credit-related complaints involving default notices

Within 14 calendar days after receiving the complaint.

Credit-related complaints involving requests to postpone enforcement proceedings

Within 14 calendar days after receiving the complaint, unless we have insufficient information or an agreement is reached with you.

Exception – insufficient information

If we do not have sufficient information to make a decision:

- We endeavor to request the information we need from you within 14 calendar days of receiving your complaint.
- We will request that you provide the requested information to us within 14 calendar days of receiving our request.
- We endeavor to provide our IDR response within 14 calendar days of receiving the requested information from you.
- If you do not provide us with the requested information within 21 calendar days of our request, we will endeavor to provide our IDR response to you within 7 calendar days.

Exception – agreement reached

If we reach an agreement with you or a request to postpone enforcement proceedings, we will confirm the terms or conditions of that agreement in writing, endeavoring to do so within 14 calendar days.

How we will deal with your complaint

If we reject or partially reject your complaint, our IDR response will:

- Identify and address the issues raised in your complaint;
- Set out our findings on material questions of fact and refer to the information that supports our findings; and
- Provide enough detail in order for you to understand the basis of our decision, so you can decide next steps.

We will not provide a written IDR response to you if:

- We resolved the complaint to your satisfaction within 5 business days, and you have not requested a written IDR response; or
- Within 5 business days of receiving your complaint, we have given you an explanation and/or apology when we can take no further action to reasonably address your complaint and you have not requested a written IDR response.

4. Delay in providing an IDR response

If we are unable to provide our IDR response to you within the timeframe because your complaint is particularly complex, or because of circumstances beyond our control, we will endeavor to write to you before the timeframe expires to explain the reasons for the delay.

We always intend to treat complaints involving requests to postpone enforcement proceedings as urgent matters. Unless the statute of limitations is about to expire, we may refrain from commencing or continuing with legal proceedings or any other enforcement action (i.e. debt collection activity) against you, in our absolute discretion:

- while the complaint is being handled at IDR (during the 14 calendar days); and
- for a reasonable time thereafter.

Contact details

Copyline here about contact details if a response is not satisfactory, along with needing more assistance.

Email



complaints@earlypay.com.au

Phone



1300 760 205

Website



earlypay.com.au