

Zagga Public Complaints Policy

About us

Zagga Market Pty Ltd (ACN 611 662 401) (**Zagga Market**) is the holder of Australian Credit Licence number 490904.

Zagga Investments Pty Ltd (ACN 615 154 786) (**Zagga Investments**) is the holder of Australian Financial Services Licence number 492354 and is the trustee of the Zagga Investments Lending Trust.

Zagga Market and Zagga Investments and any related bodies corporate comprise the Zagga Group. In this document, any reference to 'we', 'us' and 'our' is a reference to **Zagga Group**.

About this policy

Internal dispute resolution (IDR) is a system that provides a mechanism for resolving a consumer's complaint before the Australian Financial Complaints Authority (AFCA), an external dispute resolution body, becomes involved.

Complaint management documentation is a key component of our IDR process. In compliance with ASIC's requirements, we make this policy publicly available and readily accessible to consumers free of charge.

This policy explains:

- how consumers 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;
- our response timeframes; and
- details about accessing AFCA where a complaint is not resolved.

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:

	calling 1300 1 ZAGGA (1300 192 442)
	write to us at PO Box R1448, Royal Exchange NSW 1225
	email us at info@zagga.com.au

When you lodge your complaint, please let us have:

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

If you need help to lodge a complaint

We can have an interpreter available to help you lodge a complaint, at no cost if one of our staff cannot translate.

Why zig when you can Zagga?

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.

Acknowledgement

We will acknowledge your complaint as soon as practicable, often within 1 business day, and no later than 5 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.

Assessment and investigation

Sometimes, we may be able to resolve your complaint immediately, 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.

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;
- your right to take the complaint to AFCA if you are not satisfied with our IDR response; and
- the contact details for AFCA.

We will provide you with our IDR response within the timeframes set out in the table below where:

- your complaint is not resolved within 5 business days of us receiving your complaint;
- if you request a written response;
- if your complaint relates to hardship.

Complaint type	Timeframe for IDR response
Standard complaints	No later than 30 calendar days after receiving the complaint
Credit-related complaints involving default notices	No later than 21 calendar days after receiving the complaint
Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings	<p>No later than 21 calendar days after receiving the complaint.</p> <p>Exception – insufficient information:</p> <p>If we do not have sufficient information about a hardship notice to make a decision:</p> <ul style="list-style-type: none">We must request the information we need from you within 21 days of receiving your complaintYou must provide the requested information to us within 21 calendar days of receiving our requestWe must provide our IDR response within 21 days of receiving the requested information from youIf you do not provide us with the requested information within 21 calendar days of our request, we must provide our IDR response to you within 7 calendar days <p>Exception – agreement reached:</p> <p>If we reach an agreement with you about a hardship notice or a request to postpone enforcement proceedings, we must confirm the terms or conditions of that agreement in writing within 30 calendar days.</p>

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 whether to escalate the matter to AFCA or another forum.

We are not required to provide an IDR response to you if:

- we resolved the complaint to your satisfaction within 5 business days and you have not requested an 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.

Delay in providing an IDR response

If we are not able 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 write to you before the timeframe expires to explain the reasons for the delay, inform you of your right to complain to AFCA if you are dissatisfied, and provide you with AFCA's contact details.

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

- while the complaint is being handled at IDR (during the 21 calendar days) and for a reasonable time thereafter (being a minimum of 14 days after the complainant received our final written response);
- while we are considering a hardship notice; and
- while we are considering a request to postpone enforcement proceedings.

AFCA

We are a member of AFCA. Our membership details are:

- Zagga Market – member number 38810
- Zagga Investments – member number 39767

A complaint may go through our IDR process but remain unresolved, or may not be resolved within the required timeframe. In this instance, you have a right to pursue your complaint with AFCA. You can also take your complaint to AFCA if you are dissatisfied with how we handled your complaint.

You can contact AFCA using the following details:

	telephone (free call within Australia) 1800 931 678 9:00am–5:00pm AEST/AEDT weekdays Calls from an international number add +61 International calls may incur a charge from your carrier
	online https://www.afca.org.au/make-a-complaint
	email info@afca.org.au
	mail GPO Box 3, Melbourne VIC 3001
	fax (03) 9613 6399
	interpreter service 131 450
	National Relay Service Voice Relay 1300 555 727 TTY 133 677 SMS Relay 0423 677 767

Zagga Market Pty Ltd (Australian Credit Licence 490904) ACN 611 662 401 acts as the Servicer of loans acting on behalf of the credit provider, Zagga Investments Pty Ltd (AFSL 492354) ACN 615 154 786, trustee of the Zagga Investments Lending Trust.

ZM/PCP/OCTOBER2025

For more information

zagga.com.au | 1300 1 ZAGGA (1300 192 442) | info@zagga.com.au