

EPS Invest P/L atf EFP Trust trading as Encompass Home Loans

ACN 161 919 400 ABN 48 208 362 987

Licensed through Southern Cross Broker Network Pty Ltd (ABN 57 096 170 080)

AUSTRALIAN CREDIT LICENCE NUMBER 384993

INTERNAL DISPUTE RESOLUTION (IDR)

Should you have a complaint we will do the best to resolve it via our INTERNAL DISPUTE RESOLUTION process.

Complaints can be made by contacting our Complaints Contact person – Kim Dixon

- By email: kimd@spfgroup.com.au
- By written letter: PO Box 1796, Subiaco WA 6904
- By facsimile: (08) 9286 6899
- By telephone: (08) 9286 6888
- In person: 325 Churchill Avenue, Subiaco WA 6008

We will endeavour to deal with your complaint as quickly as possible.

EXTERNAL DISPUTE RESOLUTION (EDR)

Encompass Home Loans is a member of an independent external dispute resolution scheme, the Credit & Investments Ombudsman (CIO). If at any time, you feel your complaint remains unresolved or you wish CIO to further investigate your complaint, you can contact CIO as detailed below:

CREDIT & INVESTMENTS OMBUDSMAN

- www.cio.org.au
- info@cio.org.au
- PO BOX A252 SOUTH SYDNEY NSW 1235
- T: 1800 138 422
- F: (02) 9273 8440