Nexpay Pty Ltd

Complaints & Dispute Resolution Policy

NexPay — International Education Payments

ABN 56 153 910 984 · ACN 153 910 984 · AFSL No. 560782

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1. Introduction

This Complaints & Dispute Resolution Policy explains how Nexpay Pty Ltd (**NexPay**, **we**, **our**, **us**) handles complaints, in accordance with the Corporations Act 2001 (Cth) and ASIC Regulatory Guide 271. We are committed to providing our financial services efficiently, honestly and fairly. If something has gone wrong, we want to know as soon as possible so we can put it right and improve our services. Sections 2 to 4 apply to customers of Nexpay Pty Ltd. Customers of Nexpay Limited (United Kingdom) should also read section 5, and customers of Nexpay Canada Inc. section 6.

2. How to make a complaint

Please contact us by email (preferred) at complaints@nexpay.com.au, and include your full name, contact details, your NexPay reference number (if available), a description of your complaint, and any supporting documents. We will acknowledge your complaint promptly upon receipt.

3. Internal dispute resolution (IDR)

We take all complaints seriously. Our IDR process includes reviewing your complaint thoroughly, investigating the relevant transactions or issues, contacting internal teams or partners where required, keeping you informed of progress, and issuing a written response setting out our findings.

Timeframes. We aim to resolve complaints and provide a written IDR response within 30 calendar days, in line with ASIC RG 271. Some complaints may take longer because of external banking investigations or complexity; if so, we will keep you informed and explain the reason for any delay and your right to escalate to AFCA.

4. External dispute resolution — AFCA

If you are not satisfied with our response, or we do not respond within the required timeframe, you may escalate your complaint to the Australian Financial Complaints Authority (AFCA), a free and independent external dispute resolution scheme available to individuals and small businesses:

Website / email	www.afca.org.au / info@afca.org.au
Phone	1800 931 678 (free call)
Mail	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

5. Customers of Nexpay Limited (United Kingdom)

If you are a customer of Nexpay Limited, please send your complaint to complaints@nexpay.com.au. We will acknowledge it promptly. For complaints about payment services, we will send our final response within 15 business days of receiving your complaint. In exceptional circumstances beyond our control, we will write to you within that period explaining the delay and will send our final response within 35 business days.

If you are an eligible complainant and are not satisfied with our final response, or we have not responded in time, you can refer your complaint to the Financial Ombudsman Service, free of charge, within six months of our final response: Financial Ombudsman Service, Exchange Tower, London E14 9SR · 0800 023 4567 · www.financial-ombudsman.org.uk.

6. Customers of Nexpay Canada Inc.

If you are a customer of Nexpay Canada Inc., please send your complaint to complaints@nexpay.com.au. We will acknowledge it and respond in writing. Complaints about how we handle personal information may also be made to the Office of the Privacy Commissioner of Canada (priv.gc.ca).

7. Assistance

If you need help lodging a complaint, or support because of language, accessibility or other needs, please email support@nexpay.com.au and we will assist you.

8. Privacy complaints

If your complaint relates to how we handle your personal information, you may also raise it under our Privacy Policy, which explains how to escalate to the Office of the Australian Information Commissioner (and the equivalent UK, EU and Canadian regulators).

9. Continuous improvement

We analyse complaint trends to identify root causes and opportunities to improve our products, systems and communications. We may update this Policy from time to time; the latest version is available at www.nexpay.com.au.

10. Contact us

Nexpay Pty Ltd, Level 12, 64 York Street, Sydney NSW 2000. General support: support@nexpay.com.au. Complaints: complaints@nexpay.com.au. Website: www.nexpay.com.au.