Block Earner Complaints Policy

This policy provides information about our internal dispute resolution (IDR) process. Our IDR service is provided to you free of charge.

This policy sets out the IDR process for WEB3 Ventures Pty Ltd t/as Block Earner ACN 655 090 869, (Australian Credit Licence 542689) (**we/us/our**).

Block Earner manages your loan on behalf of Web3 Loans Pty Ltd ACN 668 516 952, the lender.

We believe that it is essential for us to have the ability, authority and proper training to hear and respond appropriately to any complaints or disputes raised by our customers.

How you may lodge a complaint

You can lodge complaints by contacting us at:

- Online Form: Complete the dedicated online complaint form on the Block Earner website.
- Email: Email the Resolutions team at complaints@blockearner.com.au
- LiveChat: Speak to our Customer Support team via Live Chat on the Block Earner website or mobile app.

You should explain the details of your complaint as clearly as you can.

In order to assist complainants who might need additional assistance to lodge a complaint, we:

- offer multiple methods for lodging complaints, including email, social media, or online;
- ensure that information provided to the public about our IDR process, including this policy, is available in a range of languages (on request) and formats;
- provide training to all staff (not just complaints management staff) to enable staff to be able to identify, support and assist complainants who need additional assistance; and
- allow representatives to lodge complaints on behalf of complainants, including financial counsellors, legal representatives, family members and friends.

Dealing with complaints

Our process for dealing with complaints is as follows:

1. **Acknowledgement:** We will acknowledge receipt of your complaint promptly – that is, within one business day of receiving it, or as soon as practicable.
2. **Assessment and investigation:** We will review your complaint carefully and promptly, taking such steps and reviewing such documents as reasonably necessary.
3. **IDR response:** We will provide an ‘IDR response’, which is a written communication that sets out the final outcome of your complaint through our IDR process and your right to take your

complaint to AFCA if you are not satisfied with the IDR response. If we reject or partially reject your complaint, we will clearly set out the reasons for our decision.

Response timeframes

Generally, we will provide an IDR response to you no later than 30 calendar days after receiving the complaint.

However, for some specific types of credit-related complaints, the following response timeframes apply.

- **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:** No later than 21 calendar days after receiving the complaint. Exceptions apply if we do not have sufficient information to make a decision, or if we reach an agreement with you.

We do not need to provide an IDR response to you if we close your complaint by the end of the fifth business day after receipt because we have:

(a) resolved the complaint to your satisfaction; or

(b) given you an explanation and/or apology we can take no further action to reasonably address your complaint.

However, we must provide a written IDR response for complaints closed by the end of the fifth business day after receipt if:

(a) the complainant requests a written response; or

(b) the complaint is about hardship.

Our external dispute resolution scheme – AFCA

If we do not reach agreement on your complaint, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). You can contact the AFCA scheme:

- by phone on 1800 931 678;

- by email at info@afca.org.au; or

- in writing to GPO Box 3, Melbourne VIC 3001.

The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints.