REFUND POLICY – JULY 2026

1st Choice Enterprises Pty Ltd
ACN 082 914 725
Australian Credit Licence 393676
Trading as '**Fast Cash Now**'

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References to "we", "us" and "our" in this Refund Policy refer to 1st Choice Enterprises Pty Ltd.

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1. Purpose

This Refund Policy sets out the circumstances in which repayments received by the Company may be refunded and the process for requesting a refund. This policy is intended to ensure customers are treated fairly, consistently and in accordance with applicable Australian laws and regulatory obligations.

2. Scope

This policy applies to all repayments received in relation to credit contracts issued by the Company.

3. Circumstances Where a Refund May Be Provided

The Company will assess refund requests where:

- a repayment has been made in error;
- a duplicate repayment has been received;
- a customer has overpaid the amount owing on their account;
- a repayment has been processed after the credit contract has been paid out or otherwise discharged;
- a repayment has been debited without appropriate authority;

- a payment dispute has been resolved in the customer's favour; or
- the Company determines that a refund is otherwise required under law or appropriate in the circumstances.

Refunds will not ordinarily be provided where payments have been correctly applied to an outstanding balance in accordance with the customer's credit contract.

4. Requesting a Refund

A customer may request a refund by contacting the Company and providing:

- their name and sufficient information to verify their identity;
- details of the payment, including the amount, date and payment method;
- the reason the refund is being requested; and
- any supporting documentation requested by the Company.

The Company may request additional information where reasonably necessary to investigate the request or to comply with its legal obligations.

5. Assessment

Each refund request will be assessed promptly, fairly and on its individual circumstances.

The Company will:

- consider all relevant information provided by the customer;
- review account and payment records;
- determine whether funds remain owing under the credit contract;
- comply with applicable legal and regulatory obligations before releasing funds; and
- advise the customer of the outcome as soon as reasonably practicable.

6. Approved Refunds

Where a refund is approved:

- refunds will generally be paid to the original account or payment method from which the payment was received;
- where this is not possible, the Company may require evidence that the nominated account belongs to the customer before processing the refund;
- the Company may offset any refund against any amount lawfully owing by the customer where permitted by law or the relevant credit contract.

Approved refunds will generally be processed within 5 to 10 business days after all required information has been received.

7. Fraud Prevention and Security

To protect customers and comply with applicable legal obligations, the Company may delay or refuse a refund where there are reasonable grounds to believe:

- the request is fraudulent;
- the identity of the requester cannot be satisfactorily verified;
- returning the funds would breach any law, court order or regulatory requirement; or
- the Company is otherwise prohibited from releasing the funds.

8. Complaints

If a customer is dissatisfied with the outcome of a refund request, they may lodge a complaint through the Company's Internal Dispute Resolution process.

Where a complaint cannot be resolved through the Company's Internal Dispute Resolution process, the customer may have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).

9. Legislative Compliance

Nothing in this policy limits or excludes any rights or remedies available to customers under applicable Australian law.