

REFUNDS AND RETURNS POLICY

SUBSCRIPTIONS AND RENEWALS

First Direct Resolutions Pty Ltd has no obligation to refund renewals unless you notify us 14 days before your renewal date that you want to cancel.

HOW DO YOU CONTACT US?

You can contact us about this Policy or about your personal information by:

Emailing: admin@firstdirectresolutions.com.au

Calling: **1300 902 212**

Writing to:

First Direct Resolutions Pty Ltd
PO Box 3052
Mornington Vic 3931

If practical, you can contact us anonymously (i.e. without identifying yourself) or by using a pseudonym. However, if you choose not to identify yourself, we may not be able to give you the information or provide the assistance you might otherwise receive if it is not practical to do so.

WHAT HAPPENS IF THERE ARE CHANGES TO OUR REFUNDS AND RETURNS PRACTICES?

The Refunds and Returns Policy is subject to change at any time. Please check our Refunds and Returns Policy on our website regularly for any changes at:

www.firstdirectresolutions.com.au

REVIEW OF POLICY

This policy is to be reviewed annually.

Last review December 2018.

Review is to be undertaken prior to December 2019.