



How to make a complaint

Easy Read version



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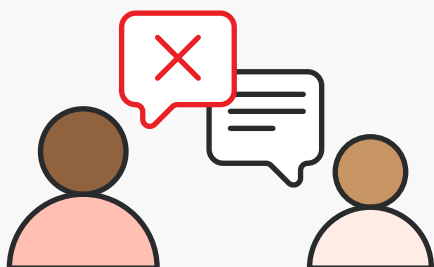
About this document



This document is from Virgin Money.

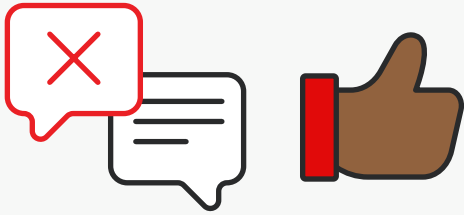


We wrote this document to tell you about how to make a complaint.



A complaint is when:

- you are not happy with something about our service or staff
- you tell us why you are not happy.



We want to know about your complaint so we can make our services better for everyone.



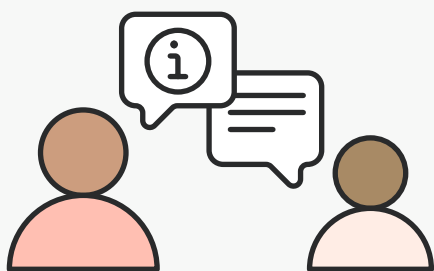
This document tells you about:

- what we need to know when you make a complaint
- what we will do for you when you make a complaint
- what to do if you are still not happy.

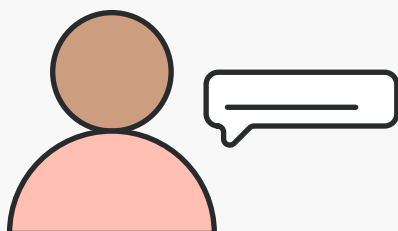


You can find our contact information for ways to make a complaint on page 12 at the end of this document.

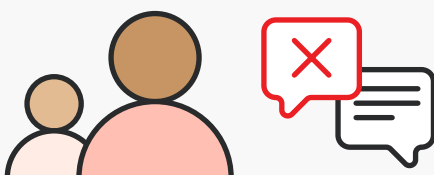
What we need to know when you make a complaint



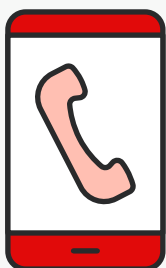
We need you to tell us some information so we can help you.



Your name.

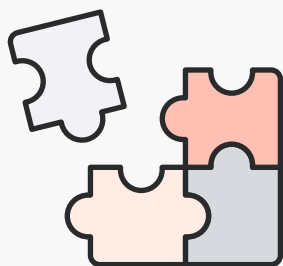


If someone is helping you with your complaint.

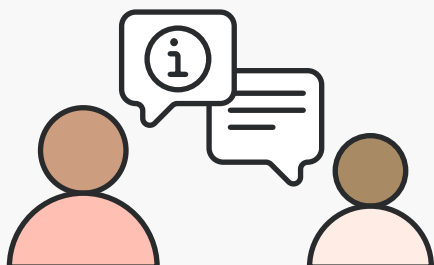


How you want us to contact you about your complaint, for example your phone number.

What your complaint is about.

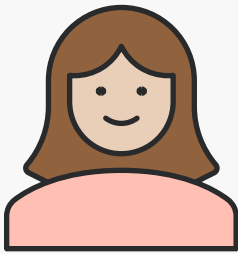


How you would like us to fix the problem.



Sometimes we might ask you for more information about your complaint.

If you need help to make a complaint



You can ask someone you trust to make a complaint for you. For example:

- a family member or friend
- your lawyer or a financial counsellor.



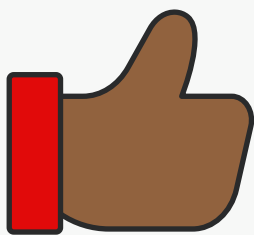
A lawyer is a professional who knows about the law.



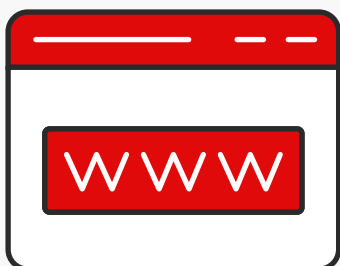
A financial counsellor is a worker who knows about money. They can help you if you have problems with money.



You will need to authorise someone if you want them to make a complaint for you.



Authorise means you give permission or say yes.



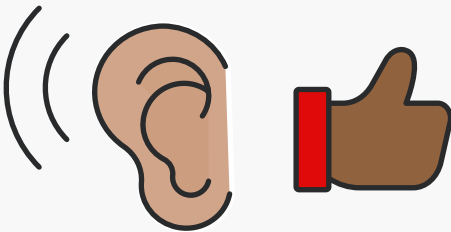
To find out how to authorise someone to help you, you can go to the [Virgin Money website](#)

What we will do for you when you make a complaint

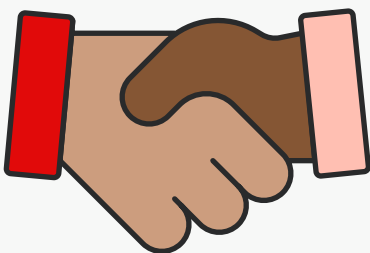
How we promise to help you



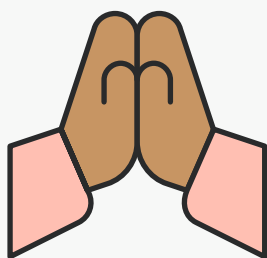
We will tell you we got your complaint.



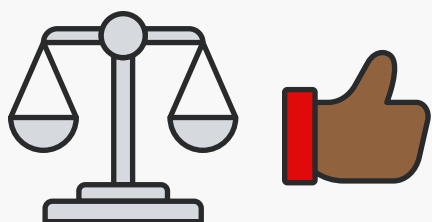
We will listen and try to understand
what you are not happy about.



We will treat you with respect.

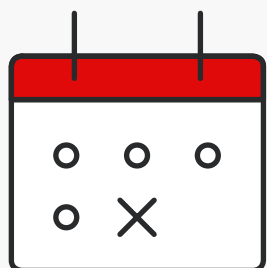


We will say sorry if we have done something wrong.

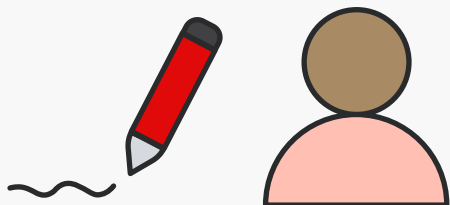


We will be fair when we manage your complaint. We will try to find a good way to fix the problem.

How long we take to fix things



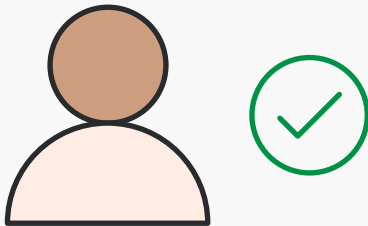
We will try to fix your complaint as fast as we can.



If you contact us about a money problem, we will try to help you within 21 days.



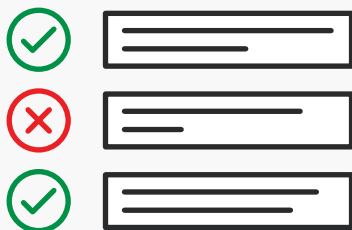
If your complaint is about something else, we will try to fix the problem within 30 days.



We might need to get the right team to look at your complaint.

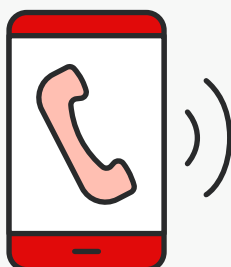


We will give you the contact information for the team who will manage your complaint.



We will give you reasons for what we decide about your complaint.

Ways you can contact us to make a complaint



Call us

You can call our Customer Contact Centre.



If you call from Australia, call 13 81 51



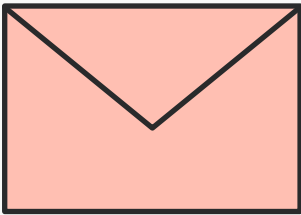
If you call from overseas,
call +61 3022 5430

Visit our website



You can go to the [Virgin Money website](#) to find more ways to make a complaint.

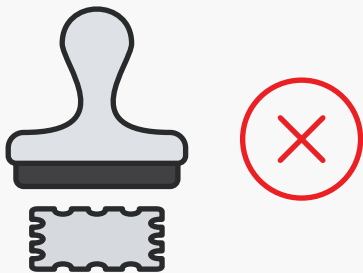
Post us a letter



Customer Relations

Reply Paid 2258

Brisbane QLD 4001



You do not need to use a stamp.



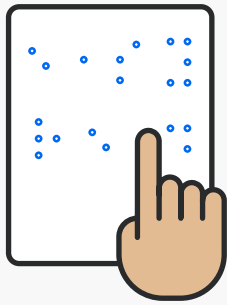
If you need help with English

We can get a free interpreter
for you when you call us.



Use the National Relay Service (NRS)

Visit the [National Relay Service website](#)



If you have low vision or a vision impairment, you can ask us for a free Braille version of this Easy Read document.



You can get the full information about how we help with complaints on our website in:

- Mandarin
- Vietnamese
- Arabic
- Korean
- Cantonese.

What to do if you are still not happy



If you are not happy with what we did about your complaint, you can make a complaint with the Australian Financial Complaints Authority (AFCA).



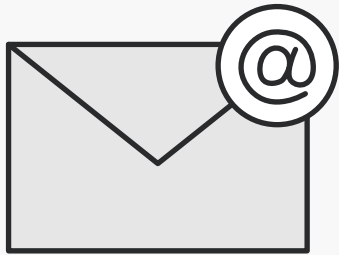
The Australian Financial Complaints Authority helps with complaints about services like banks.



It is a free service.

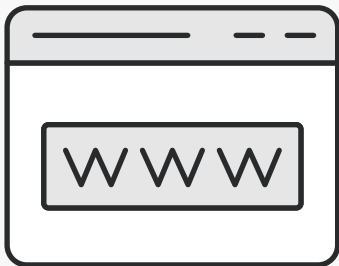


It is not part of Virgin Money.



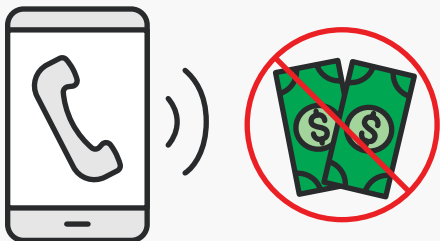
Email

info@afca.org.au



Website

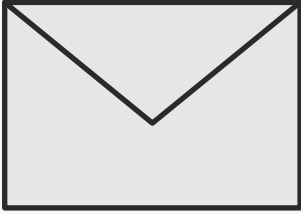
Go to the [AFCA website](#) to make a complaint.



Call for free

1800 931 678

Post a letter



Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

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