



Complaint Guide.

We're here to listen to your experiences, good or bad.

We're always looking for ways to improve, and hearing from customers like you is a key part of that.

If at any time you're not satisfied with our products, services, staff or our complaint handling process, we want you to tell us. We'll listen to your complaint and work with you to resolve it. By telling us what went wrong, you will help us understand how we can improve and prevent mistakes from happening again.

Our commitment to you.

When we manage your complaint, we'll follow our complaint handling principles. We will:

- act with integrity
- listen and try to understand your concerns
- treat you with respect, sensitivity and compassion
- consider your complaint fairly and objectively, and try to find a fair and reasonable solution
- aim to resolve your complaint as quickly as possible
- let you know of ways you can get assistance to manage your complaint if you need it
- apologise if we've done something wrong.

We're happy to help you at any time during the process with any specific needs you may have.

There's no charge to make a complaint, just follow these steps:

1. Tell us what happened.

Get in touch using any of the methods below and tell us:

- your name
- your preferred contact details
- what went wrong, including the products and/or services you are complaining about
- what you'd like us to do to fix it.

We accept anonymous complaints, however, if we do not have your details to verify you or contact you, we may not be able to respond.



Call us on **13 81 51** or +61 3022 5430 if you're overseas 8am to 8pm Monday – Friday, 9am to 5pm Saturday (AEST)



If you have a **Transaction or Savings account**, you can contact us using secure chat within your mobile app.
If you have a **Home Loan account** you can send us a message via the secure mailbox in your online account.



Make your complaint online at <https://virginmoney.com.au/help/complaints>



Send our Customer Relations Team a letter to **Reply Paid 2258, Brisbane QLD 4001**

You can also contact our Customer Relations team directly:

Phone: **1800 574 766** (Monday – Friday, 9am – 5pm AEST)

Email: Customer.Relations@virginmoney.com.au

You can appoint someone to help you with your complaint.

You can ask another person to help you lodge and/or manage your complaint, such as a family member, friend, lawyer or financial counsellor. You'll need to give us authority to discuss your complaint with them. You can refer to our website to find out how you can authorise someone: <https://virginmoney.com.au/help/complaints>

Once you have done this, we will not contact you directly unless:

- you specifically ask us to, or
- we are concerned that your representative is not authorised to represent you, is acting in a misleading or deceptive manner, or is not acting in your best interest, or
- we have received different contact details from the Australian Financial Complaints Authority (AFCA) in relation to a complaint lodged with them on your behalf.

If you need help making a complaint.

If English is your second language.

If English isn't your first language, and you would rather speak to us in another language, we can arrange an interpreter to assist you. To arrange a free interpreter, you can call **13 81 51**.

You can also view this guide in other languages. For more information, go to: <https://virginmoney.com.au/help/complaints>

If you are deaf, hard of hearing or have a speech impairment:

The free National Relay Service (NRS) is a useful tool to help you make a complaint:

Telephone Typewriter (TTY): For type telephone service call **133 677**

SMS relay: For relay service, send a text message to **0423 677 767**.

NRS Chat (Internet Relay): For Internet relay service, connect to the NRS website or app.

Speak and listen (Voice Relay): Voice relay service available if you have a speech impairment – call **1300 55 57 27** then ask for **13 81 51**. The NRS relay officer is present throughout the call to ensure smooth communication but doesn't change or interfere with what the parties say.

You can find information about which type of call is right for you and information about their privacy policy on the Access Hub website:

Website: <https://www.accesshub.gov.au/about-the-nrs>

You can also contact them via:

Email: helpdesk@relayservice.com.au

SMS: 0416 001 350

Phone: 1800 555 660

TTY: 1800 555 630

For more contact methods, visit: <https://www.accesshub.gov.au/about-the-nrs/nrs-helpdesk>

If you would like a simplified version of this guide.

We know that our customers have a diverse range of communication needs, so we've provided an Easy English Guide on how to make a complaint. There's also a tagged version optimised to be used with a screen reader.

You can download both of these at <https://virginmoney.com.au/help/complaints>

Contact us if you'd like help reading and understanding this guide or finding more information.

There's also a Braille version.

Please contact us if you need a braille version of this guide. We'll arrange to have it translated and sent to you free of charge.

2. What we'll do next.

We'll acknowledge your complaint

When you make a complaint, we'll let you know we've received it. This may be when we first speak to you or within one business day if we receive your complaint in writing.

We aim to resolve complaints immediately or within five business days. If we need more time, we'll keep you informed of our progress and tell you:

- which team will handle your complaint
- how you can contact them.

How we'll communicate with you

We'll always try to contact you the same way you contacted us, unless you tell us to do it another way.

If we can't resolve your complaint immediately, we may communicate with you in other ways while we are resolving it.

We'll review and investigate your complaint

We are committed to working with you so we can resolve your complaint as quickly as possible.

Once we've received your complaint, we will review the information you have provided us and investigate any issues you have raised. We may need to work with other teams internally to find out why an issue might have occurred and look at ways we can resolve it, and/or prevent it from occurring again.

If we need more information

We aim to find a fair and reasonable solution to your complaint using all the information available to us, so if we need more information, we'll contact you to ask for it.

Accepting our resolution

If you're happy with the resolution we've proposed and choose to accept it, we may ask you to confirm this with us either verbally or in writing.

How long will it take?

If your complaint is about financial hardship, a default notice, or a request to postpone enforcement proceedings we aim to respond to your complaint within 21 days. For all other complaints, we aim to respond within 30 days.

In some exceptional circumstances we may not be able to respond to you within the required time frames. If this happens, we'll write to you and tell you:

- our reason for the delay
- the date you can expect to hear the outcome of our investigation
- your right to complain to Australian Financial Complaints Authority (AFCA) and their contact details.

We will also provide monthly updates to you on our progress.

When we'll send you a written response

We'll always confirm the outcome to your complaint in writing if:

- it takes us more than five business days to resolve your complaint, or
- your complaint is about financial hardship, or
- at any stage you ask us to.

3. If you're still not satisfied.

If you're not satisfied with our response and/or how we have handled your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

To contact AFCA you can:

- call **1800 931 678** (free call)
- send an email to info@afca.org.au
- visit www.afca.org.au
- write to the **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC, 3001.**

Keep in mind there might be a time limit for contacting them, so it's best to get in touch with them quickly or check their website for more information.