

HOW TO MAKE A COMPLAINT



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book
- know what this book is about



- find more information.

We will write contact information at the end of this book.

About this book



This book is from Virgin Money Australia.



This book is about how to make a **complaint**.

A complaint is when

- you are **not** happy with something about the bank or its staff



and



- you tell us why you are **not** happy.



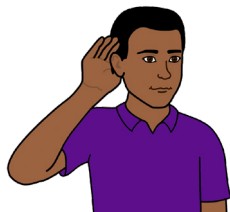
We want to know about your complaint so we can make our services better for everyone.

What we will do for you

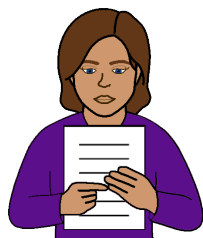


If you make a complaint we will

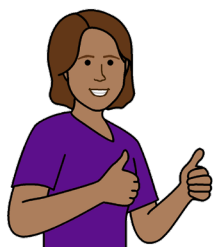
- tell you that we have got your complaint



- listen to you



- look at all the information we can find about your complaint



- make things right if we have done something wrong.

What we need to know



When you make a complaint you need to tell us

- who you are



- if someone else is helping you with your complaint



- what your complaint is about



- how you would like us to resolve your complaint.



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

Ways you can make a complaint



You can call our Customer Care Team to make a complaint.

Call 13 81 51



You can email us about home loans or companion accounts.

service@virginmoney.com.au

You can email us about transactions and savings.

ask@virginmoney.com.au



Go to virginmoney.com.au/complaints

You can send a letter to our Customer Relations Team to make a complaint.



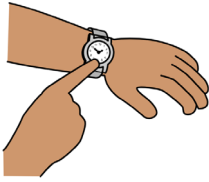
Virgin Money Customer Relations

Reply paid 2258

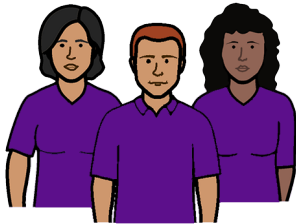
Brisbane QLD 4001

You do **not** need to use a stamp if you send us a letter.

When we get your complaint



We will try to resolve your complaint straight away.



If we **cannot** resolve your complaint straight away

- we may need to get the right team to look into it
- we will give you the contact details for the person looking after your complaint



- we will tell you how long it should take to resolve your complaint.



If we need more time to resolve your complaint we will tell you how long we will need.



We will give you reasons for the decisions about your complaint.

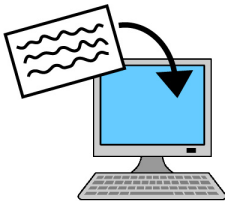


We will give you a final outcome letter if we take longer than 5 work days to resolve your complaint.

If you are still not happy



If you are still **not** happy with how we resolved your complaint you can talk to our Customer Relations team.

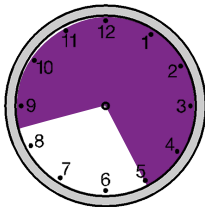


Email

customer.relations@virginmoney.com.au



Call 1800 574 766



You can call the Customer Relations team

- between 8:30 am and 5:00 pm AEST

SUN	MON	TUE	WED	THU	FRI	SAT

- Monday to Friday.



You can also talk to the **Australian Financial Complaints Authority** if you are **not** happy with how we resolved your complaint.

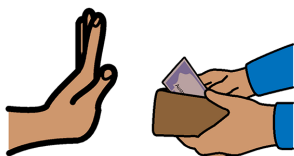


The Australian Financial Complaints Authority

- helps with complaints about financial services



- is **not** part of Virgin Money Australia



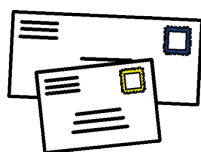
- is a free service.



Email info@afca.org.au

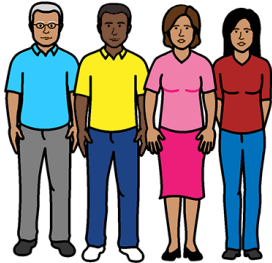


Call 1800 931 678



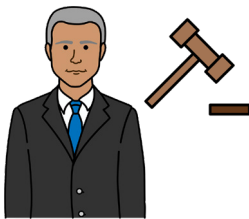
Send a letter to
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

If you need extra support to make a complaint

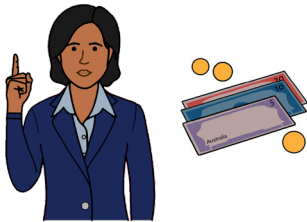


You can ask someone you trust to make a complaint for you, for example

- a family member



- your lawyer



- a **financial counsellor**.

A financial counsellor knows about money and can help you if you have problems with money.



You will need to fill out our Authority Form so we know who will be making the complaint for you.



You can get the form from our website.

If English is not your first language



If it is hard for you to speak or understand English we can get a free interpreter for you.



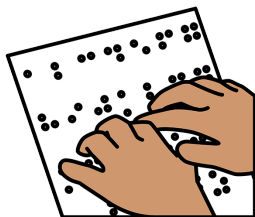
You can use an interpreter when you call us.



You can get the full information about how we handle complaints on our website in

- Mandarin
- Vietnamese
- Arabic
- Korean
- Cantonese.

If you have a vision impairment



You can

- ask us for a free Braille version of this Easy English book



- use a screen reader with this Easy English book.



More information

For more information contact
Virgin Money Australia.



Call 13 81 51



You can get the full information about how we
handle complaints on our website.

[virginmoney.com.au/complaints](https://www.virginmoney.com.au/complaints)



If you need help to speak or listen use the
National Relay Service.



Call 1800 555 660

Give the relay officer the phone number you
want to call.



Website

[communications.gov.au/accesshub/nrs](https://www.communications.gov.au/accesshub/nrs)



virginmoney.com.au

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