

IF YOU'RE NOT HAPPY WITH OUR SERVICE, WE WANT TO FIX IT

At Virgin Money Australia, we pride ourselves on building long-term customer relationships that are based on mutual respect and understanding. If we don't meet your expectations, we want to hear from you so we can identify what went wrong and how we can fix it.

OUR PROMISE: WHAT HAPPENS WHEN YOU MAKE A COMPLAINT

If you make a complaint, we'll:

- Acknowledge your complaint promptly
- Listen to ensure we understand your concerns
- Consider your complaint fairly and objectively
- Apologise if we've done something wrong
- Resolve your complaint as quickly as possible
- Treat you with respect, sensitivity and compassion

WHAT'S CHANGING?

Effective 5 October 2021, we're changing the way we handle complaints. We're committing to:

- Acknowledging your complaint sooner. If you make a complaint over the phone, we'll acknowledge your complaint and try to resolve it immediately. If we receive your complaint in writing (including via email), we'll acknowledge it within one business day (previously 48 hours).
- Resolving your complaint faster. If your complaint is about financial hardship or a default notice, we'll try to resolve it within 21 days. We'll aim to resolve all other complaints within 30 days (previously 45 days).
- Changes to our Customer Advocate service. In line with the latest Australian Banking Association Customer Advocate Guiding Principles, we are refocusing this team to be our advocate for continuous improvement in a customer-centric culture. This team will no longer be a direct point of contact for customers wanting to escalate a complaint. External escalation can still be made to the free and independent Australian Financial Complaints Authority.
- Complaint contact methods. We're updating all the information on how you can contact us or Australian Financial Complaints Authority (AFCA)

These improvements will help us fix things when they don't go to plan, and do better for you and all of our customers in the future.

IMPACTED TERMS AND CONDITIONS

Specific changes to your Terms and Conditions effective 5 October 2021	Relevant Terms and Conditions
Acknowledging your complaint sooner	<ol style="list-style-type: none"> 1. VMA Deposit Account Terms and Conditions 2. VMA Home Loan Supplementary Terms and Conditions 3. VMA Hub Terms and Conditions
Complaint contact methods	<ol style="list-style-type: none"> 1. VMA Deposit Account Terms and Conditions 2. VMA Home Loan Supplementary Terms and Conditions 3. VMA Hub Terms and Conditions 4. VMA Guarantee and Indemnity General Conditions (VMA014) 5. VMA Home Loan General Conditions (VMA006)

Please click [here](#) to access these documents.

ACCESSIBILITY

We provide a range of services to ensure the complaint process is accessible to everyone. Please let us know if you need any assistance during the complaint process.