



VIRGIN MONEY COMPLAINT GUIDE

May 2022

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

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

If we don't meet your expectations, we want you to tell us what happened and how we can improve what we do. By hearing your complaint and working with you to resolve it, we'll learn how to prevent it happening again.

What happens when you make a complaint

If you make a complaint we'll take you through a simple process. Throughout this process we will:

- acknowledge your complaint promptly
- apologise if we've done something wrong
- listen and try to understand your concerns
- treat you with respect, sensitivity and compassion
- consider your complaint fairly and objectively
- act with integrity.

We're happy to help you at any time during the process with any specific needs you may have (see *Extra support* below).

Asking someone to represent you

You can ask another person to manage your complaint for you, such as a family member, lawyer or financial counsellor. You'll need to give them a written authorisation so they can prove that they're acting for you. In some cases we may still need to contact you directly.

You can locate the Authority Form at www.virginmoney.com.au/complaints.

HOW TO MAKE A COMPLAINT

1. Tell us what happened

Contact us using any of the methods and tell us:

- your full name and address (or if someone is representing you, their contact details)
- what went wrong
- what you'd like us to do to fix it.

You can:



Call our local Customer Care Team on **13 81 51** between 8:00 am – 8:00 pm AEST, Monday to Friday or between 9:00 am – 5:00 pm AEST on Saturday.



Send an email to one of the below:

Home Loans and Home Loan Companion account
service@virginmoney.com.au

Transaction and Savings accounts
ask@virginmoney.com.au



Send a letter to
Virgin Money Customer Relations
Reply Paid 2258, Brisbane Qld 4001

2. We'll acknowledge your complaint and try to resolve it

If we receive your complaint over the phone, we'll acknowledge your complaint and try to resolve it immediately.

If we receive your complaint in writing, we will:

- acknowledge it within 1 business day
- give you the name and contact details of the person handling your complaint.

If we can't resolve your complaint immediately, we'll tell you:

- who will be handling your complaint
- their contact details
- when you can expect us to resolve it.

How we'll review your complaint

We'll aim to find a fair solution to your complaint using all relevant information and common sense. We'll consider your conduct, our conduct and the contract between us. During our review we may need to ask you for more information.

How long it will take

If your complaint is about financial hardship or a default notice, we'll try to resolve it within 21 days. All other complaints we aim to resolve within 30 days.

If we need more time, we'll explain why and tell you when you can expect our response. We'll also tell you about your right to take your complaint to the Australian Financial Complaints Authority.

How we confirm the result

We'll confirm any resolution of your complaint in writing if:

- the complaint was about financial hardship, or
- it takes more than five business days to resolve, or
- you ask us to.

If you're satisfied with how we've resolved your complaint, that's the end of the process.

3. If you're not satisfied with our response

If you're not satisfied with how we've resolved your complaint, you can ask our internal Customer Relations team to review our decision or you can take it to the independent, external dispute resolution scheme provided by the Australian Financial Complaints Authority (AFCA).

Contacting Customer Relations

You can contact our Customer Relations team on **1800 574 766** between 8:30 am – 5:00 pm AEST, Monday to Friday or send an email to customer.relations@virginmoney.com.au.

Contacting AFCA

If you're not satisfied with our response, you can ask the Australian Financial Complaints Authority (AFCA) to review it. AFCA provides a free, independent external dispute resolution process.

To contact AFCA:



Call them on **1800 931 678** (free call)



Send an email to info@afca.org.au or go to www.afca.org.au

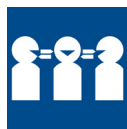


Send a letter to
Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

You can find out more about AFCA at www.afca.org.au

EXTRA SUPPORT

If English isn't your first language



Interpreter services

If you'd rather speak to us in another language we can arrange an interpreter to help you when you call us. The interpreter services are available free of charge.

Translation services

This document is available at www.virginmoney.com.au/complaints in Mandarin, Vietnamese, Arabic, Korean and Cantonese.

If you have vision impairment or low vision

Braille version

Please contact us if you need a Braille version of this document. We'll arrange to have it sent to you free of charge.

If you're deaf, hard of hearing or have a speech impairment

We welcome calls through the National Relay Service. To contact them:

- Telephone Typewriter (TTY), call **133 677**
- Speak and Listen (Voice Relay), call **1300 555 727**
- NRS Chat (Internet Relay), connect to the NRS website or app.

When you get through, ask to be connected to Virgin Money Customer Care Team on **13 81 51**. We're available between 8:00 am – 8:00 pm AEST, Monday to Friday or between 9:00 am – 5:00 pm AEST on Saturday.

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 NRS website:

Website: www.relayservice.gov.au

Email: helpdesk@relayservice.com.au

SMS: **0416 001 350**

Voice: **1800 555 660**

TTY: **1800 555 630**

If you would like a simplified version of this guide

We know that our customers have a diverse range of communication needs and by providing an Easy English guide on how to make a complaint, we are providing a different way for you to access this important information. You can download the Easy English guide at www.virginmoney.com.au/complaints.



virginmoney.com.au