



## **Wave Money complaint policy**

### **How to make a complaint**

#### **1. Get in touch with us**

The easiest way to contact us to tell us about your complaint is to send us an email or by calling us

##### *In writing*

Email address: [info@wavemoney.com.au](mailto:info@wavemoney.com.au)

##### *By phone*

Please call our number 1300 014 600

#### **2. Tell us about your complaint**

Please provide us with the following

- Your name and preferred contact details
- What your complaint is about and what has gone wrong
- The resolution you are seeking

#### **3. Resolving your complaint**

Wave money will undertake the following process in relation to your complaint or concern

##### *Acknowledgement*

We will acknowledge your complaint within 1 business day either verbally or in writing advising the expected time frame for Wave Money to respond to your complaint (Not more than 21 days)

##### *Initial assessment*

An initial assessment will be made to determine the nature of the complaint, its urgency and severity, and to help determine a solution. This assessment will include a Wave Money staff member who has not been involved in the issue reaching out to you

##### *Investigation*

After understanding the nature of the complaint, the investigating staff member will undertake the following:

- Collate and document the facts and timing related to the event, including a review of call recordings
- Assess the basis of the complaint, ensuring a fair, reasonable and objective approach
- If appropriate, determine options for remediation of the complaint

### *Final response*

At the conclusion of the investigation Wave Money will:

- Unless the complaint has been resolved to your satisfaction within 5 days we will provide a written response outlining the investigation outcome
- If the complaint has been rejected, the reasons why the complaint has been rejected will be provided in simple and plain language
- Explain that the complainant has the right to take their complaint to our external dispute resolution provider
- Provide the name and contact details of our external dispute resolution provider

The amount of detail provided in our written response will reflect the complexity of the complaint.

#### **4. How to have your complaint reviewed**

In the event that you do not get a satisfactory outcome, you have the right to complain to Wave Money's external dispute resolution body, Australian Financial Complaints Authority (AFCA).

Contact details for AFCA are

The Australian Financial Complaints Authority

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

#### **Language support**

Options available to assist complainants who might need additional assistance to lodge a complaint:

To access the Australian Government's free interpreting service please contact the National Translating and Interpreting Service (TIS) on 1800 131 450 or for further information about phone and on-site services please visit the TIS website.

For people who are deaf, hard of hearing or have a speech impairment, the National Relay Service provides free assistance. 24-hour contact information can be found on the National Relay Service website.

For anyone requiring an Auslan interpreter, please access the National Auslan Interpreter Booking and Payment System or contact Wave Money and we can assist with making this booking.