

Complaints Management Policy

Flash Money Pty Ltd

Company:	Flash Money Pty Ltd
ACN:	619 737 656
ACL:	508661
Date Updated:	December 2022

VERSION CONTROL

Version Number	Date Updated	Notes
1	December 2022	Original document prepared and finalised in consultation with Sophie Grace Pty Ltd.

1. INTRODUCTION

- 1.1 Flash Money Pty Ltd ("**Flash Money, we or us**") is committed to effective and efficient complaints management and to fair and transparent dealings in the financial marketplace
- 1.2 A complaint is an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

2. OUR COMPLAINTS MANAGEMENT PROCESS

- 2.1 We take your feedback seriously and will work proactively to investigate and resolve your complaint. If you have a complaint, please contact us by:
 - (a) Email: team@flashmoney.com.au;
 - (b) Telephone: (02) 8311 8884; or
 - (c) Post: PO Box 352 Lidcombe NSW 1825
- 2.2 If your complaint is about hardship or the postponement of enforcement proceedings, please contact us by:
 - (a) Email: team@flashmoney.com.au; or
 - (b) Telephone: (02) 8311 8884.
- 2.3 Any material relating to Flash Money's Internal Dispute Resolution ("**IDR**") process will be provided to you free of charge.
- 2.4 We will collect certain information from you, including:
 - (a) Your name;
 - (b) Your contact details;
 - (c) How you would prefer to be contacted;
 - (d) A description of your complaint; and
 - (e) How you would like the complaint resolved.
- 2.5 We will acknowledge your complaint, generally within one (1) business day, and give you the contact details of the person responsible for dealing with your complaint.
- 2.6 The person responsible for dealing with your complaint will commence their investigation and may require further details from you. Upon completion of their investigation, the person responsible for dealing with your complaint will contact you with an IDR response. This will provide you with information about:
 - (a) the final outcome of your complaint at IDR; and
 - (b) your right to take the complaint to the Australian Financial Complaints Authority ("**AFCA**") if you are not satisfied with the IDR response and how to contact AFCA.

2.7 Except where your complaint involves hardship, an IDR response is not required to be provided to you when a complaint is resolved by the end of the fifth (5th) business day of receipt of the complaint, where we have:

- (a) resolved the complaint to your satisfaction; or
- (b) given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.

2.8 A written response will be provided if:

- (a) you request a written response; or
- (b) the complaint is about hardship.

3. TIMEFRAME FOR RESOLVING COMPLAINTS

3.1 We endeavour to resolve all complaints as quickly as practicable. Many complaints can be resolved within days or on the spot. We will keep you informed in relation to your dispute and will provide you with an IDR response within the following timeframes:

Type of Complaint	Maximum Timeframe to provide IDR Response
Complaints involving default notices	No later than twenty-one (21) calendar days after receiving the complaint.
Complaints involving applications for hardship notices or a request for postponement of enforcements proceedings made.	No later than twenty-one (21) calendar days after receiving the complaint. Exceptions apply where we do not have sufficient information to make a decision or if an agreement is reached with you.
All other complaints	No later than thirty (30) calendar days after receiving the complaint.

4. IF YOU ARE UNHAPPY WITH OUR RESPONSE

4.1 If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer your complaint to AFCA. AFCA is an independent and external dispute resolution scheme, of which Flash Money is a member.

4.2 You can lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

Website: <https://www.afca.org.au/>

5. ACCESSIBILITY SERVICES

- 5.1 We take our commitment to provide accessible services to customers seriously.
- 5.2 If you are deaf or have a hearing or speech impairment, you can contact us on the [National Relay Service](#), a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge:
- (a) Talk to text users, please call 133 677 and then ask for (02) 8331 8884;
 - (b) Speak to listen users, please call 1300 555 727 and then ask for (02) 8331 8884; and
 - (c) Internet relay users, please [connect to the NRS](#) and then ask for (02) 8331 8884.
- 5.3 If you require this Policy in another language, please contact us at the details below.

6. CONTACT US

- 6.1 If you have any questions or would like further information about our complaints handling process, please contact us by:
- (a) Email: team@flashmoney.com.au;
 - (b) Telephone: (02) 8311 8884; or
 - (c) Post: PO Box 352 Lidcombe NSW 1825