

# Flexewallet

## Internal Dispute Resolution Policy

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# Document History

Revision	Description of change	Date	Author	Checked
1.0	Original	04/10/2021	MM	AS

# 1. Purpose

This Policy aims to clarify the process for customers who would like to lodge a complaint about Flexewallet or an Authorised Representative of Flexewallet. If you would like to receive this policy in a different format, please contact Flexewallet and we will do our best to accommodate your request.

## 2. Lodging a complaint

You may lodge a complaint with Flexewallet via:

<b>Telephone</b>	+61 3 9013 0066
<b>Email</b>	<a href="mailto:admin@flexewallet.com">admin@flexewallet.com</a>
<b>Post</b>	PO Box 171, 380 Bourke Street, Melbourne VIC 3001

If you need assistance with lodging your complaint, the resources below may be of use:

<b>TIS Interpreter Services</b>	<a href="http://www.tisnational.gov.au">www.tisnational.gov.au</a> 131 450
<b>National Relay Services</b>	Voice Relay: 1300 555 727 TTY: 133 677 SMS Relay: 0423 677 767

## 3. Acknowledging a complaint

Flexewallet will aim to acknowledge a complaint within 24 hours of receipt and in any event as soon as practicable. We may acknowledge the complaint verbally or in writing. We will take into account the method used by the complainant and any preferences the complainant may have expressed about communication methods when choosing an appropriate communication method.

## 4. Assessment and Investigation

We will prioritise complaints according to the urgency and severity of the issues raised. We may contact you at various points in our investigation to obtain or clarify information.

We will adopt flexible complaint management approaches to promote early resolution of the complaint wherever possible.

We will consider a broad range of possible remedies when attempting to resolve the complaint. Remedies may include an apology, a refund or waiver of fee, compensation, replacement, correcting incorrect records, ceasing legal or other action which may cause detriment.

## 5. Internal Dispute Resolution (IDR) Response

### 5.1. Standard IDR Response

At the completion of our investigation, and in any event no later than 30 days after receiving the complaint, Flexewallet will provide the complainant with an Internal Dispute Resolution (IDR) Response. An IDR Response is a written communication from Flexewallet, informing the complainant of:

- (a) The final outcome of the complaint;
- (b) The right to take the complaint to AFCA if they are not satisfied with the IDR Response; and
- (c) The contact details for AFCA.

If Flexewallet rejects or partially rejects the complaint, the IDR Response will clearly set out the reasons for the decision by:

- (a) Identifying and addressing the issues raised in the complaint;
- (b) Setting out the financial firm's findings on material questions of fact and referring to the information that supports those findings;

Providing enough detail for the complainant to understand the basis of the decision and to be fully informed when deciding whether to escalate the matter to AFCA or another forum.

### 5.2. Extension

In limited circumstances (i.e. if the complaint is particularly complex or if circumstances beyond Flexewallet's control cause complaint management delays), the IDR Response timeframe may be extended. If an extension is required, Flexewallet will provide an IDR Delay Notification that will inform the complainant about:

- (a) The reasons for the delay;
- (b) Their right to complain to AFCA if they are dissatisfied; and
- (c) The contact details for AFCA.

### **5.3. Resolution within 5 Business Days**

If Flexewallet provides an IDR Response within 5 business days of receiving a complaint, Flexewallet does not need to provide an IDR Response in situations where Flexewallet has:

- (a) Resolved the complaint to the complainant's satisfaction; or
- (b) Given the complainant an explanation and/or apology when Flexewallet can take no further action to reasonably address the complaint.

However, Flexewallet will still provide a written IDR Response, even where the complaint is closed by the end of the fifth business day, if:

- (a) The complainant requests a written response; or
- (b) The complaint is about hardship.

### **5.4. Closing complaints**

We will ensure that the complaint resolution outcome (e.g. refund, correction of records) is implemented in a timely manner once the complaint is closed.

## **6. Australian Financial Complaints Authority (AFCA)**

If you are not satisfied with the outcome of the complaint, then you have the right to complain to the Australian Financial Complaints Authority (AFCA). AFCA is an approved external dispute resolution scheme. AFCA can be contacted via:

**Telephone**                      1800 931 678

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

<b>Post</b>	GPO Box 3, Melbourne VIC 3001
<b>Fax</b>	(03) 9613 6399
<b>Interpreter Services</b>	131 450
<b>National Relay Services</b>	Voice Relay: 1300 555 727 TTY: 133 677 SMS Relay: 0423 677 767