1. **WeMoney’s Complaint Handling Commitment**

WeMoney is committed to receiving, handling, and resolving all complaints related to our products and services.

To create greater trust and transparency between us and those who become dissatisfied with our products and services, we have developed quick and direct internal and external complaint handling processes.

To achieve this, we strive to increase complainant confidence and satisfaction by making our dispute handling processes easily available and accessible to those who need them. This requires us to ensure that you understand what a complaint is, how you may report it to us, and how your complaint will be dealt with.

It is important for you to know that all complaints made to us are taken seriously. Complaints are dealt with fairly, with courtesy, and in an unbiased and equitable manner. In doing so, we may request more information from you throughout your complaint process which will help us achieve this – further ensuring the effective and efficient resolution of your complaint.

2. **What is a complaint?**

You may have a complaint when you become dissatisfied with any of our products and services or dissatisfied with our processes and procedures.

3. **What is WeMoney’s complaint process?**

Our complaint process has three stages - all of which provide you with the best opportunity to obtain a satisfactory outcome. Those stages are:

- **STAGE 1**: Communicating your complaint to WeMoney
- **STAGE 2**: Your complaint is handled by our Customer Service Specialist
- **STAGE 3**: Escalated from STAGE 2: WeMoney’s Management assesses your complaint

If you are satisfied with the outcome of your complaint in stage 2, no further action is required. However, if you are dissatisfied with the outcome in stage 2, the dispute is escalated to stage 3. Stage 4 is the final stage in our complaint handling process.

4. **What information do I need to include with my complaint?**

When communicating your complaint to us, you will need to include:

- Your Full Name;
● Preferred Contact Details;
● Description of Your Complaint (the product, service, or process and what the complaint is);
● The outcome that you seek.

You may lodge your complaint:

<table>
<thead>
<tr>
<th>Communication Type</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Through the WeMoney website</td>
<td><a href="https://www.wemoney.com.au/contact">https://www.wemoney.com.au/contact</a></td>
</tr>
<tr>
<td>By email</td>
<td><a href="mailto:hello@wemoney.com.au">hello@wemoney.com.au</a></td>
</tr>
<tr>
<td>By phone</td>
<td>1300 629 510</td>
</tr>
<tr>
<td>By post</td>
<td>81-83 Campbell Street, Surry Hills 2010 NSW</td>
</tr>
</tbody>
</table>

Once we receive your complaint, we will acknowledge and let you know:

● That your complaint has been received;
● The process which your complaint is currently being dealt with;
● The person that is handling your complaint, including their contact details;
● Provide you with a reference number so if you wish to follow up, we can identify your complaint and the progression of it.

5. **Handling How long does the complaint process take?**

Depending on the nature of your complaint and the additional information that we request, we will provide you with a final response to your complaint within 30 days.