

# Complaints Management Framework



## Feedback

As a valued customer, we actively encourage your feedback and the raising of any concerns where our services or products have not met your expectations. If one of our team has done a great job we would ask that you share your experiences so that we can recognise that individual or team.

However, if your experience, the product, the TravelCard, our service or how we have managed your personal information has not met your expectations we want to hear about it so that we can resolve the matter and make sure we can improve our services. Please contact your broker or our team as soon as you become aware of an issue as this will give us every chance to address your concerns.

## Making a Complaint

If we are unable to resolve your issue or you are dissatisfied with the response, you can contact the Complaints Manager using the following details:

**Telephone** 1300 123 413  
**Email** [Complaints@travelcard.com.au](mailto:Complaints@travelcard.com.au)

By providing as much information as possible regarding your complaint, we can ensure that we have every opportunity to resolve the matter swiftly.

## Step 1: Internal Disputes Resolution

We will take your complaint seriously and will ensure that you have an independent review of the matter as part of the internal dispute resolution process. You will receive an acknowledgement of the complaint lodgment within 1 working day, and we will confirm within 5 working days if we require any further information.

We will endeavour to resolve your complaint within 15 days of your notification, providing that we have received all of the necessary information from you. If we cannot meet that timeframe, either because we require further information, assessment or investigation is required, we will advise how long we expect this to take. We will also be in contact with you, at a minimum, every 10 business days throughout the complaint process.

## Step 2: Internal Disputes Resolution

If you are not satisfied with the step 1 response you have the opportunity to request that the complaint be independently reviewed by the internal disputes resolution committee who have the full authority to deal with the complaint.

The internal disputes resolution committee will be guided by the principles of good faith, equity and merit in the consideration of the complaint.

**Email** [Complaints@travelcard.com.au](mailto:Complaints@travelcard.com.au)  
**Mail** Internal Disputes Resolution Committee  
Level 47, 19 Martin Place,  
Sydney, NSW, 2000

## Step 3: External Disputes Resolution Process

If you are not satisfied with the final response or your complaint has not been resolved in 45 days you may be able to lodge the complaint with:

the Financial Ombudsman Service for matters raised and lodged before 1 November 2018:

**Website** [www.fos.org.au](http://www.fos.org.au)  
**Email** [info@fos.org.au](mailto:info@fos.org.au)  
**Telephone** 1800 367 287  
**Mail** Financial Ombudsman Service  
GPO Box 3 Melbourne VIC 3001; or

the Australian Financial Complaints Authority for matters raised and lodged from 1 November 2018 contact

**Website** [www.afc.org.au](http://www.afc.org.au)  
**Email** [info@afc.org.au](mailto:info@afc.org.au)  
**Telephone** 1800 931 678  
**Mail** Australian Financial  
Complaints Authority  
GPO Box 3 Melbourne VIC 3001