



Cuscal

Complaints Policy



Your Complaint Matters

At Cuscal, we are committed to addressing customer concerns efficiently, confidentially, transparently and fairly. We welcome your feedback and encourage you to reach out if you experience a problem, are not satisfied with our products or services, or if you believe we can improve any part of our services.

How to Make a Complaint

1. Get in touch with us

Banking, Fintech and Corporate Clients

Please contact your Client Partnership Manager.

Consumer Data Right Clients or My CDR Users

Please contact us at CDRsupport@cuscal.com.au. Additionally, our Consumer Data Right Policy is available at [here](#) and a hard copy is available upon request.

Cuscal Prepaid Debit Card Holders

Please contact us at calldirect@cuscal.com.au, call 1300 650 501 or write to Cuscal Limited, GPO Box 4720, Sydney NSW 2000 Australia.

Complaints about the handling of your personal information

Please email Cuscal's Privacy Officer at privacy@cuscal.com.au, call +612 8299 9000 or write to Cuscal Limited, Privacy Officer, GPO Box 4720, Sydney NSW 2001 Australia.

If you need assistance to making a complaint

National Relay Service

If you are deaf or have a hearing or speech impediment, you can call through the National Relay Service:

- **TTY users phone:** 133 677 then ask for 1300 361 911
- **Speak and Listen:** 1300 555 727 then ask for 1300 361 911
- **Internet relay:** connect to the National Relay Service and then ask for 1300 361 911

Interpreter Services

If English isn't your first language, you can access a free interpreter service through Translating and Interpreter Services by calling 131 450. This service is available in over 150 languages and is provided by the Department of Home Affairs.





2. Tell us about your complaint

To assist Cuscal to promptly process and address your complaint, please provide the following information when contacting Cuscal:

- ❑ your name and preferred contact details;
- ❑ details about your complaint, including the product or service it relates to and how we didn't meet your expectations;
- ❑ what outcome you would like to achieve when working with us to resolve your complaint; and
- ❑ anything else you believe is relevant for us to consider when reviewing your complaint.

What Happens After You Make a Complaint

Cuscal is committed to the following timeframes for responding to your complaint:

Acknowledgement within 1 business day – In most circumstances, we will aim to acknowledge your complaint within 1 business day of receiving it.

Endeavour to resolve within 5 business days – We will review the information you provide and endeavour to resolve your complaint within 5 business days of receiving it, however it may take up to 30 days for us to provide you with a final response.

Written response – We will provide you with a written response within 30 days of receiving your complaint in the following instances:

- ❑ if your complaint takes longer than 5 business days to resolve
- ❑ if you request a written response
- ❑ if your complaint outcome is not resolved to your satisfaction

Your Review Options

Australian Financial Conduct Authority (AFCA)

We will deal with complaints fairly and promptly. However, if you are unhappy with the outcome or how your complaint was handled, you may be able to access the services of AFCA. AFCA offers fair and independent financial services complaint resolution at no cost to consumers.

AFCA contact details:

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Mail: The Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3000 Australia





Privacy and Consumer Data Right Complaints

If your complaint relates to the handling of your personal information or Consumer Data Right data and you are unhappy with the outcome of your complaint or how it was handled, you may also raise your concerns directly with the Office of the Australian Information Commissioner (OAIC) (for Australian residents) or the Office of the Privacy Commissioner (OPC) (for New Zealand residents) using the contact details below:

OAIC contact details:

Phone: 1300 363 992

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

Mail: Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001 Australia

OPC contact details:

Phone: 0800 803 909

Website: www.privacy.org.nz

Email: enquiries@privacy.org.nz

Mail: Office of the Privacy Commissioner, PO Box 10094, Wellington 6143 New Zealand

