

Summary - How We Handle Complaints

At Money Pty Ltd (trading as Money) (CAR 001307399) an Authorised Representative of 62 Consulting Pty Ltd (AFSL 548573) we value our clients and are committed to resolving any concerns quickly, fairly and in line with our legal obligations. This summary of our Internal Dispute Resolution (IDR) Policy explains how you can make a complaint, what you can expect from us, and how you can take matters further if you are not satisfied.

How to make a complaint

If you are unhappy with our products, services, staff or you can lodge a complaint through any of the following channels:

- **Phone** – call us on 02 7228 4189
- **Email** – send details to hello@money.com.au
- **Website or online chat** – use the contact options on our website
- **Social media** – if you can be identified and contacted, we will treat it as a complaint
- **Mail** – send a letter to our business address – Level 4, 160 Edward St, Brisbane, QLD, 4000 Australia
- **In person** – speak with a staff member

There is no special form required, and you do not have to use the word “complaint.” If you prefer, you may ask a family member, friend, adviser or interpreter to act on your behalf. If you have accessibility needs, we will provide interpreter services, alternative formats or other support as required.

What happens once we receive your complaint

- **Acknowledgment within 1 business day:** We will confirm we have received your complaint and explain the next steps.
- **Initial handling:** We will try to resolve your complaint within **5 business days**.
- **Escalation to 62 Consulting:** If your complaint cannot be resolved within 5 business days, it will be escalated to 62 Consulting Compliance Team for investigation.

Timeframes for resolution

We aim to provide a **final written response within 30 calendar days** from when we first received your complaint. This response will set out our decision, reasons, and any action we are taking.

If we resolve your complaint to your satisfaction within 5 business days and it does not involve financial hardship, insurance or superannuation, we may not issue a written response unless you ask for one.

If you are not satisfied

If you are unhappy with our final response, or if we do not resolve your complaint within 30 days, you may escalate your complaint to the **Australian Financial Complaints Authority (AFCA)**. AFCA is a free and independent service:

- Phone: 1800 931 678
- Email: info@afca.org.au
- Website: www.afca.org.au
- Mail: GPO Box 3, Melbourne VIC 3001

Continuous improvement and privacy

All complaints are recorded in our central Complaints Register. We review these regularly to identify trends and improve our services. Your personal information is handled confidentially in accordance with the Privacy Act 1988 (Cth).

If you would like a copy of our full IDR Policy or need assistance to make a complaint, please contact us. We are here to help.