



# **COMPLAINTS HANDLING AND DISPUTE RESOLUTION POLICY (CONSUMER VERSION)**



**TECHNOCASH™**  
**Global Leader in Moving Money™**

## COMPLAINTS HANDLING AND DISPUTE RESOLUTION POLICY

### 1. GENERAL

If you have a complaint, it is important to let us know. We want to hear from you. Your feedback could alert us to problems that we are unaware of, and provides us with an opportunity to fix those problems. We can process any complaint confidentially at your request, and our complaints handling procedures come at no expense to you.

We have an internal process for handling disputes with you. This process satisfies the requirements set out in Australian Standard AS4269-1995: *Complaints handling*, specifically the essential elements of:

- Commitment
- Fairness
- Resources
- Visibility
- Access
- Assistance
- Responsiveness
- Charges
- Remedies
- Data Collection
- Systemic and Recurring Problems
- Accountability
- Reviews

### 2. MAKING A COMPLAINT

The first step you should take if you wish to submit a complaint is to visit our website at <http://www.technocash.com>. On our site you will find a feedback form which allows you to detail the nature of your problem or complaint, and to indicate the outcome you seek. You may also submit any other suggestions, comments, questions or compliments.

Alternatively, there are a number of other ways you may submit a complaint to us. You may:

- Telephone us on +612 96871900.
- Send us a fax to +612 96871911.

- Address your complaint in writing to: "Feedback" at PO BOX 618 Parramatta NSW 2124 Australia.
- Fill in the form attached to this document and fax or post it to the number or address above.

### 3. HANDLING YOUR COMPLAINT

Throughout the complaints handling and dispute resolution process we will keep you informed as to:

- Your contact person.
- The progress of your complaint.
- Information as to our decisions and the reasons for them, addressed to you in writing or otherwise as indicated by your nominated preferred contact method.

Our aim is to resolve complaints quickly, and we are confident that most problems should be easily resolved within a short period of time. Our staff member who receives your complaint will endeavour to resolve your complaint immediately.

If immediate resolution is not possible, the matter will be referred to the Nominated Officer with primary responsibility for the resolution of complaints, on the same day your complaint is received or at the first available opportunity.

The Nominated Officer will attempt to resolve your complaint within 2 working days, or within 5 working days if the matters are more complex.

If the matter cannot be resolved before the expiration of 5 working days, the Nominated Officer will reserve the matter for consideration by the Board.

In accordance with the Australian Securities and Investments Commission's Policy Statement 165: *Licensing: Internal and external dispute resolution*, the Board shall endeavor to resolve the matter or otherwise issue a substantial response within the maximum time limit of 45 days extending from the date of receipt of the original complaint.

#### 3.1 Taking the matter further

If after the maximum 45-day time period you feel that your complaint has not been satisfactorily handled or resolved with us, you may choose to have the matter referred to the Financial Ombudsman Service (FOS), our independent and impartial External Dispute Resolution Scheme. This service is available to you free of charge and subject to the FOS *Terms of Reference*.

#### **The contact details for the FOS are:**

Address: GPO Box 3, Melbourne, VIC, 3001  
Phone: 1300 78 08 08 (Mon to Fri 9am-5pm AEST)  
Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Web: [www.fos.org.au](http://www.fos.org.au)

**Your Feedback is Welcome**

PLEASE ENTER YOUR INFORMATION

*Is your feedback a:*

- Complaint
- Suggestion
- Comment
- Question
- Compliment

*Details of feedback or complaint:*

*What outcome do you seek?*

*Please enter your name and preferred contact method (e.g., telephone, fax, mailing address, email address)*

TECHNOCASH PTY LTD ABN 20 080 109 217  
AFSL No. 247299  
Level 5, 20 Smith Street, Parramatta, NSW, 2150  
PO Box 618, Parramatta, New South Wales, 2124, AUSTRALIA  
Phone: 612 96871900 Facsimile 612 96871911 Email: info@technocash.com