



Complaint Guide



Your complaint matters

This policy applies to Hyperwallet Systems Australia Pty Ltd (HWAU). HWAU is a member of the PayPal group of companies.

HWAU places great value and importance in providing its customers with superior products, services, and processes. HWAU acknowledges that sometimes things go wrong, and in these instances, HWAU is committed to making things right again.

If you're ever unhappy about something we've done (or not done), it's important we hear about it, so we can make things right.

We have designed and implemented our complaints management framework in accordance with our regulatory obligations, to ensure all complaints are dealt with in a genuine, timely, fair, effective and consistent manner.

All complaints will be handled in accordance with our Privacy Policy, which can be [accessed here](#).



How to submit a complaint

You can report complaints about our services for free by:

Email:

complaints@hyperwallet.com

Phone:

1800 073 263 (within Australia, landline only)
or +61 2 8223 9500
Support Hours are available on our [Contact Us](#) page.

Mail:

Customer Advocacy Manager
PayPal Australia
GPO Box 351
Sydney NSW 2001

When making your complaint, please include as much detail as you can regarding your complaint (including key dates, times or events) and provide supporting documentation if applicable or where possible.

Your representative can lodge a complaint on your behalf – please notify us using the contact details above that you have authorised a representative if this is the case.



How long will it take and what is involved in the process?



Our aim is to acknowledge your complaint as soon as practicable and generally within 1 business day. Where possible we will try to resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Complaints Handling team.



Our Complaints Handling team are here to find a solution for you. When making a decision on the matter, we will consider what is fair and reasonable as well as our obligations under applicable legislation like the Corporations Act 2001 (Cth) and relevant industry guidelines. We will provide you with a response informing you of the final outcome of your complaint, your right to take the complaint to the Australian Financial Complaints Authority (“AFCA”) if you remain dissatisfied and how to contact AFCA.



We aim to resolve all complaints that are referred to our Complaints Handling team within 30 days of you initially making the complaint. This may not be possible in all circumstances. In the exceptional event of a delay where we’re unable to provide you with a final response within 30 days, we’ll tell you the reason for the delay and continue to provide you updates on progress. We will also tell you about your right to take your complaint to the AFCA and how to contact AFCA.



If you're unhappy with the response

We are a member of AFCA, an independent external dispute resolution scheme covering applicable Australian customers. AFCA provides a free and independent service to resolve complaints by consumers and small businesses about participating financial firms like HWAU, where that complaint falls within AFCA's terms of reference.

If you are not satisfied with our resolution or handling of your complaint, you may wish to contact AFCA by:

Phone	1800 931 678 (free call)
Mail	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
Email	info@afca.org.au
Website	For more information on AFCA, please visit www.afca.org.au

If your complaint is specifically about your privacy, you can also contact The Office of the Australian Information Commissioner ("OAIC") by:

Phone	1300 363 992
Mail:	Office of the Australian Information Commissioner GPO Box 5218 Sydney NSW 2001
Email:	Submit an online form here https://www.oaic.gov.au/about-us/contact-us/
Website:	For more information on OAIC, please visit oaic.gov.au .



Customers with accessibility requirements

We take seriously our commitment to provide accessible services for our customers. This Complaints Policy is available in English (with font size adjustments of webpage available via the browser). If you would like additional support such as an interpreter or have any other accessibility requirements, please contact us using the details above or let us know when raising your complaint. There is no additional cost to you.

If you're deaf or have a hearing or speech impairment, the National Relay Service can help you to speak with us over the phone:

TTY or voice

call 133 677, then ask
for 1800 073 263

Speak and listen

call 1300 555 727, then
ask for 1800 073 263

SMS Relay

Text 0423 677 767

For more info, visit the **National Relay Service**.

