

Paymate Complaint Policy

Last Updated: 20th January 2024

**Issued by Paymate Pty Ltd ABN 42 154 594 199 Australian Financial Services
Licence No 415833.**

Who is Paymate?

Paymate is a payment facilitator that provides merchant accounts to businesses based in Australia and New Zealand that allow them to process payments in the following ways:

- Online (via a shopping cart or other online payment check out methods)
- Unattended Spaces (card readers used on drink and snack vending machines, laundry machines, car washes, pool tables etc.)
- Mail Order and Telephone Order payments (often referred to as MOTO)

We are dedicated to providing best in class customer service and as such view all complaints as an opportunity to improve our relationships with our customers and also to improve our products and services.

Our Objective

We are committed to ensuring customer complaints are dealt with:

- Promptly – provide resolutions in a timely manner with a focus on first point of contact resolution
- Fairly – to consider all facts related to a complaint
- Consistently – to provide consistent resolutions in line with the situation and facts presented

What is a complaint? (Definition)

Expression of dissatisfaction made to or about us, related to our services, staff, or the handling of a complaint where a response or resolution is explicitly or implicitly expected or legally required.

How to lodge a complaint

If you have a complaint about our services, please contact us:

- Email – clientservices@paymate.com
- PH 1800 240 112
- Mail or in person – Suite 2, 20 Clarke St Crows Nest NSW 2065

Complaint Timeframes

We acknowledge all complaints as soon as possible, typically within one business day. We aim to resolve your complaints as soon as possible (focus on first point of contact resolution) and no later than 30 calendar days.

Where we cannot resolve a complaint within 30 calendar days, we will give you the reason for the delay as well as an indication of when we can expect to resolve the complaint. We will also let you know that you can contact the Australian Financial Complaints Authority (AFCA) with your complaint and provide you with AFCA's contact details.

What Response Can You Expect to your Complaint

All responses to complaints will be provided in a manner that is communicated by the customer unless otherwise requested (i.e. if the complaint is sent via email, then we will respond via email).

Possible Outcomes:

- Acceptance of the complaint and provide a final resolution (i.e. provide a final fix where the resolution is not monetary based) or monetary remediation whatever is appropriate.
- Rejection of the complaint in part or in full – we will provide our reasons for the decision
- Provide final resolution or remediation without acceptance of the complaint
- As we provide payment services to businesses (third parties) who are selling products and services, if the complaint relates to the provision of those goods and services provided by the third party, we will pass this onto them to respond and resolve.

External dispute resolution

We are a member of AFCA (Australian Financial Complaints Authority)

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

AFCA offers an independent external dispute resolution service for consumer and small business complaints.

You can contact AFCA on:

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

Complaint Policy Management

This policy is to reviewed annually between January and March and any changes to be updated to our website immediately. Policy review can occur at anytime throughout the year should there be significant changes to our complaints framework.