Complaints Policy

Volkswagen Financial Services Australia (VWFSA) is committed to handling complaints fairly, efficiently, and effectively free of charge. If there's something about our products, services, staff, processes, financial Hardship assistance, collections activities, credit reporting, privacy matters or complaint handling processes that you are not happy with, we want to work with you to resolve quickly.

How to make a complaint

We have a number of options available for you to make a complaint:

- **Online**: Submit the complaint online via the Feedback form or emailing complaints@vwfs.com.au
- **Phone**: Call 1300 734 567 between 9am-5pm (AEST) Monday to Friday
- **Mail**: Volkswagen Financial Services Australia Locked Bag 4002, Chullora NSW 2190

Please tell us the reason:

1. Your name and contact details
2. What your complaint is about, including the products or services you're complaining about, contract and vehicle registration number
3. Any supporting documentation

Our staff and representatives will not disclose personally identifiable information unless it is needed for the purpose of addressing the complaint and the complainant has provided consent

Do you need assistance to lodge a complaint, we have additional options available:

- For hearing impaired or concerns speaking with people over the phone, you can refer to the National Relay Service
- Appointing an authorised representative, we will ask for a Third_Party_Authorisation_Form.pdf to be completed
- Interpreting and translating services to communicate, we will refer you to contact the Australian Government free Translating and Interpreting Service on 13 14 50 or www.tisnational.gov.au

Upon receipt of a complaint, we will:

- Complaint Acknowledgement - complaints will be acknowledged **promptly**, and generally no later than **one business day (24 hours)** after receipt
- Assess your complaint – review the information provided and attempt to resolve your complaint at first call or as quickly as possible
- Written response – where the complaint is resolved to your satisfaction by end of the fifth business day after it was received, we will not provide a written final response unless you request one.

- If the complaint relates to hardship, credit related involving a default notice or postponement of enforcement proceeding, response will be no later than 21 calendar days (unless we require further information from you an extension may be sorted)
- For all standard complaints – 30 calendar days

Seeking an external review

In the unlikely event that you're not satisfied or disagree with our decision or suggested resolution, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

- **Online**: www.afca.org.au
- **Phone**: 1800 931 678 (Free call)
- **Email**: info@afca.org.au
- **Mail**: Australian Financial Complaints Authority, GPO BOX 3, Melbourne VIC 3001

Maintaining quality in our complaints policy

Volkswagen Financial Services Australia conducts regular reviews of our complaints policy, processes, and staff managing complaint to ensure we maintain the high standard you deserve. Our Director of Operation and RIsk and Compliance department oversee the end-to-end process to identify systemic issues and common theme as so we can address these in a timely manner.

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