

## Complaints Procedure

### Complaints

We are committed to providing you with the best possible customer experience. Telling us when you are unhappy is important as it means we have an opportunity to put things right there and then and improve the service we offer in future.

This page tells you how and where to make a complaint and what we will do to resolve it promptly and fairly.

### Raise a new complaint

In the first instance please contact our Card Services Team by telephone, via the number(s) provided on the back of your card or in the User Guide supplied with the Card. This team will try to resolve your concerns over the phone in a timely manner.

Alternatively, you can e-mail your complaint to [Prepaidmgmt\\_Globalcomplaints@mastercard.com](mailto:Prepaidmgmt_Globalcomplaints@mastercard.com) or put it in writing to the following address:

MasterCard Prepaid Management Services  
Level 3, 136 Customs Street  
West Auckland, 1010  
Attention: Cash Passport Disputes Resolution

We are happy to receive and respond to complaints in other languages and will arrange for a translation service to assist where available. Where possible, we will make information on our complaints process available in other languages.

What information do I need to provide?

To help us resolve your issues as quickly as possible when you contact us, please provide us with as much relevant information as possible, including:

Your card number (If you write to us for security reasons please do not include your full card number. The card number should always be supplied by providing the first six and last four digits only, as follows 123456\*\*\*\*\*7890.)

- Your name
- Your address
- Your contact telephone number
- Clear details of your complaint
- What you would like us to do to resolve matters.

### Internal Complaints Procedure

When we receive a complaint we aim to resolve your issues as fairly and as quickly as we can. Where possible we will endeavour to resolve your issues as soon as you contact us. If we need more time to investigate your complaint, we will send you an acknowledgement letter and we will keep you updated on our progress throughout our investigation.

If we have not been able to resolve your complaint to your satisfaction once we have sent our final decision, or you would prefer independent advice, you may be entitled to refer your complaint to a local ombudsman service for investigation.

You can contact Financial Services Complaints Limited (FSCL). FSCL are an independent, not-for-profit, external dispute resolution scheme approved by the Minister of Consumer Affairs.

FSCL's service does not cost you anything and they will help resolve the complaint.

You can contact FSCL:

- by calling 0800 347 257
- by emailing [complaints@fscl.org.nz](mailto:complaints@fscl.org.nz)
- through FSCL's website: [www.fscl.org.nz](http://www.fscl.org.nz)
- writing to: FSCL  
PO Box 5967  
WELLINGTON 6011