

Complaint & Dispute

Resolution Guide



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Our Commitment to You



At **Western Union**, we want every experience with us to be a positive one. If something hasn't gone as expected, we'd like to hear from you. Your feedback helps us understand what happened, make things right where we can, and improve the service we provide.

We take all complaints seriously and will work with you to understand your concerns and reach a fair and reasonable resolution. We recognise that complaints provide valuable opportunities to improve our products, services, and overall customer experience.

Our Commitment is to Handle Complaints in a Manner that is:

- Fair and impartial
- Transparent and customer focused
- Timely and efficient
- Respectful and professional
- Accessible to all customers

What You Can Expect From Us

When you raise a complaint with Western Union, you can expect us to:

1. Listen to your concerns and take them seriously.
2. Make the complaints process simple, accessible, and free of charge.
3. Treat you fairly, respectfully, and professionally.
4. Investigate the issue thoroughly and objectively.
5. Keep you informed about the progress of your complaint.
6. Communicate clearly and explain our decisions in plain language.
7. Support customers who may require additional assistance, including those experiencing vulnerability.
8. Work towards a fair and reasonable outcome based on the circumstances of each case.
9. Acknowledge mistakes and take appropriate action to address them where necessary.
10. Cooperate with external dispute resolution bodies where applicable.
11. Learn from complaints and customer feedback to improve our products, services, and processes.



What is a Complaint?

If you're unhappy with one of our products, services, processes, or the way you've been treated, we want to know. Raising a complaint gives us the opportunity to understand your concerns and work towards a fair resolution.

We listen, We investigate, We work towards a solution, We keep you informed, We explain the outcome.

If you tell us that you are unhappy with something we have done, failed to do, or the way you have been treated, we will treat it as a complaint and take appropriate steps to investigate and resolve the matter.

Where possible, we will aim to resolve your complaint during your first interaction with us.

How to Make a Complaint

There are several ways to lodge a complaint with Western Union.

Online

Log in to chat with our Customer Care team through the Western Union website or mobile app.

Mail

Western Union Customer Service
Centre PO Box Q1522
QVB Post Office, Sydney NSW 1230

By Phone

General Customer Support:

Within Australia
1800 173 833

Outside Australia
+61 2 9226 9222

These services are available
24 hours a day, 7 days a week.



Information to Provide When Making a Complaint

To help us investigate your complaint efficiently, please provide:

- Your full name
- Your email address and phone number
- Your Money Transfer Control Number (MTCN), where available
- A description of the issue or concern
- The date the issue occurred or was identified
- Any supporting information or documents relevant to your complaint
- The outcome or resolution you are seeking

Providing as much information as possible will help us understand your concerns and work towards a timely resolution.

You may also choose to make an anonymous complaint; however, this may limit our ability to investigate the matter fully or provide updates on the outcome.

If You Need Help Making a Complaint

We are committed to ensuring our complaint process is accessible to all customers.

Appointing a Representative

You may nominate another person aged 18 years or older to act on your behalf, including:

- A friend or family member
- A legal representative
- An accredited advocate
- A financial counsellor

Before discussing your complaint with another person, we will require your authorisation and may need to verify their authority to act on your behalf. Once we have received and verified the necessary authority, we will work directly with your nominated representative.

Accessibility Support

If you require communication or accessibility assistance, including interpreter services to make or manage a complaint, please let us know. We will work with you to identify and provide reasonable assistance wherever possible.

How We Handle Your Complaint?

1 We Acknowledge your Complaint

We will acknowledge receipt of your complaint. Many complaints can be resolved during the first contact or within a few business days.

If further investigation is required, we will commence our review and where applicable, we may provide you with a complaint reference number and details of the person or team handling your complaint.

2 We Review and Investigate

Depending on the issue, we will:

- Assess the information provided
- Review relevant records and transaction information
- Investigate the circumstances surrounding your concerns
- Contact you if additional information is required

Our investigations are conducted fairly, objectively, and without unnecessary delay.

3 We Work Towards a Resolution

We will work with you to achieve a fair and reasonable outcome. Depending on the circumstances, a resolution may include:

- An explanation of what occurred
- Correction of an error
- An apology
- Appropriate remedial action
- Other reasonable measures to address the issue

4 We Keep You Updated

We will keep you informed throughout the complaint process and advise you if additional time is required to complete our investigation.

We aim to communicate clearly and consider any accessibility or communication requirements you may have.

5 We Provide Our Final Response

Once our investigation is complete, we will explain:

- The outcome of our investigation
- The reasons for our decision
- Any actions taken
- Available options if you remain dissatisfied

Resolution Timeframes

We aim to resolve complaints as quickly as possible

Many complaints can be resolved:

- During the initial contact
- Within a few business days
- Following a short investigation period

We will provide a response to your complaint, no later than 30 calendar days from the date after receiving your complaint.

If we are unable to provide a final response within 30 days, we will:

- Explain the reason for the delay
- Advise when you can expect an outcome
- Continue to provide updates on our progress

Is There a Cost to Make a Complaint?

No. There is no charge for lodging or managing a complaint with Western Union.

We encourage customers to raise concerns so that we can review the issue and work towards a resolution.

What If I am not satisfied?

If you are not satisfied with our response or if we do not resolve your complaint within 30 calendar days from receipt, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an independent external dispute resolution body that assist consumers and small businesses in resolving financial services disputes. AFCA services are fair and free of charge

Contact AFCA

Website: www.afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au

Mail:
GPO Box 3
Melbourne VIC 3001

Time limits may apply when lodging a complaint with AFCA.



Our Commitment to Continuous Improvement



Your feedback helps us improve. At **Western Union**, we exist to help people prosper, and every complaint is an opportunity to learn, strengthen our service, and better support the people and communities we serve.

By listening to and addressing concerns fairly, respectfully, and efficiently, we aim to deliver timely and equitable outcomes while continuously improving your experience.

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