



Kit Complaints Policy

30 June 2025

If there's something we can improve, or you're not satisfied with our products, services, people or complaints handling process, it's important we hear about it so we can make things right.

We will take your complaint seriously, work with you to address your complaint, and try to find a solution that's fair and reasonable.

Our complaints handling principles

When responding to complaints in Australia, our people will at all times:

1. Ensure it is free to make a complaint to us.
2. Listen and take time to understand your concerns.
3. Act honestly, consistently, and fairly in the handling of all complaints.
4. Empower our people to act with authority and integrity when investigating and resolving complaints.
5. Keep you updated on the progress of a complaint.
6. Apologise if we have done the wrong thing and prioritise rectification to make things right.
7. Consider our customers' personal circumstances with sensitivity and respect.
8. Investigate complaints thoroughly and without unnecessary delay.
9. Make a genuine attempt to resolve complaints as quickly as possible and provide prompt financial compensation where it is the right thing to do.
10. Cooperate with external dispute resolution bodies.
11. Learn from the complaints we receive and escalate issues which could impact others.
12. Endeavour to avoid legal proceedings by using alternative dispute resolution processes wherever possible.

Making a complaint

If you have a complaint or dispute relating to the Kit Card, Account or app, please follow the below procedure:

Contact Kit in the first instance through:

- The Kit app;
- Email: support@heykit.com.au
- Contact us on our website, www.heykit.com.au

Please provide a full explanation of your complaint. We may request further details from you about the complaint. Kit will acknowledge that we have received your complaint.

If your complaint is related to a CommBank Youthsaver Account in Kit or the CommBank Yello program, we may hand the complaint over to CommBank to better support you.

For more information about CommBank's complaints handling principles visit [CommBank's Complaints Handling Principles](#) this link

What happens when you make a complaint about the Kit product?

We'll acknowledge your complaint

Kit

heykit.com.au



Kit will seek to resolve the complaint immediately, or by no later than 30 calendar days of receiving your complaint. Where required we will provide the outcome to your complaint to you in writing to your nominated email.

We'll assess the information and work with you to find a fair outcome

We'll assess the information you give us, investigate the issues further at our end if we need to, and work with you to find a fair solution.

If we're unable to provide you with a final response within 30 days, we'll tell you the reason for the delay, give you a date you can expect to hear an outcome and continue to update you on our progress.

Need help making a complaint?

If you need additional help with your complaint, you can let us know in the complaint what type of support you require, and we will endeavour to assist.

Authorising someone else to help you

You may appoint someone else (who must be 18 years or older) to manage your complaint on your behalf, for example, a friend or family member, a legal or other accredited representative, or financial counsellor.

Generally, we'll talk to your representative if you authorise us to do so but in some instances, we may need to get more information (such as their accreditation) from them first.

Interpreter services

If English isn't your first language, you can access a free interpreter service through [Translating and Interpreter Services \(TIS\)](#). This service is provided by the Department of Home Affairs and is available in over 150 languages.

If you're unhappy with the resolution

You can lodge a dispute with the Australian Financial Complaints Authority (AFCA), an external dispute resolution body, about Hay Limited the issuer of the product. AFCA provides a fair and independent complaint resolution service which is free for customers to access.

The contact details for AFCA are:

Australia Financial Complaints Authority

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO, Box 3, Melbourne VIC 3001