# Complaint Handling Process

**New Zealand**

## How to File a Complaint

You can share your concerns through any of the following channels:

Email: Send details of your complaint (including transaction info, if applicable) to complaints@acemoneytransfer.com.

Live Chat: Available 24/7 via the ACE Money Transfer App or website, simply provide your issue and our team will assist you.

Phone: You can also contact us by dialling the appropriate number of your country.

## Our Internal Complaints Process

We handle every complaint with care, transparency, and fairness. Once you raise a complaint with us:

1. We will acknowledge receipt of your complaint within 2 business days.
2. We will investigate the issue and keep you informed of progress.
3. We aim to provide you with a full response and, where possible, a resolution within 20 business days of receiving your complaint.
4. If we need more time, we will let you know why and give you an updated timeframe.

## Not Satisfied with the Outcome?

If you are not satisfied with our response, or if we have not resolved your complaint within this timeframe, you have the right to refer your complaint, free of charge, to the independent dispute resolution scheme detailed below.

## Your Right to Independent Dispute Resolution - FDRS

ACE Money Transfer is a member of the Financial Dispute Resolution Service (FDRS), an independent dispute resolution scheme approved under New Zealand's Financial Service Providers (Registration and Dispute Resolution) Act 2008. If you are not satisfied with how we have handled your complaint or with the outcome, you may refer your complaint to FDRS free of charge.

### New Zealand

Financial Dispute Resolution Service (FDRS) Contact Details:

**Website:** https://www.fdrs.org.nz

**Phone:** 0508 337 337

**Email:** enquiries@fdrs.org.nz

**Fax:** Freepost 231075, PO Box 2272, Wellington 6140, New Zealand