

Our Guide To Resolving Complaints

AMERICAN EXPRESS



About This Guide

American Express Australia Limited values your feedback, and we want to know about any concerns or complaints you may have about our products or services.

This guide outlines the steps you can take to let us know about your concern or complaint, and how we'll address it. We'll also let you know about your options if you're not satisfied with the outcome or if we don't resolve your complaint in a timely way.

We'll also support you if you need help making your complaint in another language or through an accessibility service.

Let Us Know Your Concerns

You have several options for how to connect with us.

Complaints about your Credit or Charge Card account



Log in to your account

Chat with us [online](#) or in your [American Express® Mobile App](#)



Give us a call

Speak to a Customer Care Professional by calling the number on the back of your Card or 1300 132 639



Write to us at

Global Customer Research & Solutions
American Express Australia Limited
GPO Box 1582
SYDNEY NSW 2001

Complaints about your travel booking



Contact us online

Log in to your travel account [online](#) and chat with us between 7.00am – 7.00pm AEST



Give us a call

Speak to a travel consultant by calling us [here](#)



Write to us at

American Express Travel
PO Box 458
SYDNEY NSW 2001

Here's the information we need from you

- Your name and preferred contact method
- The product or service your complaint is about
- The resolution you're seeking

What you can expect next

1. We'll contact you to confirm receipt of your complaint (usually within 2-3 business days) along with a reference number.
2. We'll review your complaint, resolve it as soon as we can, and contact you if we need to ask for more information.
3. We'll keep you updated on the progress of your complaint via your preferred contact method.
4. If the review takes longer than expected, we'll stay in touch with you and give you options along the way.



Our Commitment To You

Acknowledgement

We'll acknowledge your complaint and provide a reference number to make it easier for you to get back in touch with us.

Timeframes

- We'll try to solve your complaint as quickly as we can within 5 calendar days of hearing from you.
- Most complaints will be solved within 30 calendar days.
- If you tell us that you're in financial difficulty, we'll work with you to find a solution within 21 calendar days.
- If you ask us to help with a complaint about your credit file or credit score, we'll work on fixing it within 21 calendar days.
- If we can't solve your issue in those timelines, we'll stay in touch with you and try to find alternative solutions.

Unresolved complaints

If we can't solve your complaint in the way you've asked us to, we'll explain how we reached our decision and tell you what steps you can take next, including your right to go to the Australian Financial Complaints Authority (AFCA).

Your Options

We'll try to resolve your dispute as soon as we can.

However, if you're unhappy with any part of the process, including the outcome we reach or the way we handle your complaint, you can contact the Australian Financial Complaints Authority (AFCA) for an external review.

AFCA is an independent complaints scheme that's free for consumers, providing a fair and accessible way of resolving disputes.

Note that AFCA will usually ask if you contacted us first to try and resolve your complaint before contacting them.

You can learn more by:



Visiting
afca.org.au



Calling
1800 931 678



Writing to them at
Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

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Support And Assistance

Accessibility

If you have a hearing or speech impairment that makes it difficult to make or receive phone calls, you can contact the National Relay Service (NRS). They'll help you connect with us through one of the following options:

- **Voice Relay number:** 1300 555 727
- **TTY number:** 133 677
- **SMS Relay number:** 0423 677 767

Language support

This information is also available in the following languages:

- Arabic عربي
- Vietnamese Tiếng Việt
- Italian Italiano
- Korean 한국인
- Simplified Chinese 简体中文
- Greek Elliniká
- Hindi हिन्दी
- Traditional Chinese 繁體中文

Please let us know if you need this information in another language or format.

Complaints made on your behalf

You can ask a third party to act as your representative in your dispute, like a family member, friend, financial counsellor or legal representative, who once authorised, can manage your complaint for you.

Domestic and Family Violence or Financial Abuse

Domestic and family violence can happen unexpectedly and to anyone.

Financial abuse is a form of family violence where one person uses money or a financial product or service to assume a position of power over another. For example:

- Preventing a person from accessing joint accounts or withholding money
- Making key financial decisions to the exclusion of another person
- Using a person's credit cards or bank accounts without their consent or using coercion
- Forcing a person to take out a credit card or loan, or to act as guarantor
- Taking a loan or credit card out in another person's name
- Using the threat of debt or bankruptcy to prevent a person from leaving a relationship

Financial abuse is more common than you think, and can happen to anyone regardless of age, gender or social-economic status.

Financial abuse is often accompanied by feelings of shame or embarrassment, which means victims are reluctant to talk about their situation. Rest assured that if you need to talk to American Express about your circumstances, they will be dealt with sensitively and confidentially.

If you are experiencing domestic and family violence or financial abuse and are unable to make your Card repayments, please call the American Express Customer CARE team on 1300 660 562 (8:00 am – 6:30 pm AEST).

In addition to calling us, you may also find this resource helpful:

1800RESPECT: 1800respect.org.au/violence-and-abuse/financial-abuse

1800RESPECT is funded by the Australian Government to provide support for people experiencing, or at risk of experiencing, domestic or family violence. They are a confidential service available 24 hours a day, seven days a week.

If you are in **immediate danger**, contact the police on 000.



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