

Complaints Handling Policy

Stripe Payments Australia Pty Ltd

September 2021

If you have questions or suggestions about this Complaints Handling Policy or complaints-related queries, please contact complaints@stripe.com.

Overview

Stripe Inc. and all its entities and subsidiaries, including but not limited to Stripe Payments Australia Pty Ltd (“Stripe”), expect our employees to maintain the highest standards of ethics and compliance with applicable laws and rules. We are committed to addressing the needs and concerns of our users. By this, we mean the entity or person (“you” or “user”) who uses Stripe’s services.

This Complaints Handling Policy (“Policy”) outlines our handling of complaints made against Stripe Payments Australia Pty Ltd. This Policy should be read in conjunction with the Stripe Services Agreement for Australia (<https://stripe.com/au/ssa>).

What is a complaint?

Broadly, for the purposes of this Policy, Stripe defines a complaint as follows:

An expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected.

What is not a complaint?

The following is not considered to be “complaints” and not covered by this Policy.

- employment related complaints raised by Stripe staff;
- comments made about Stripe where a response is not expected, such as feedback provided in surveys or reports intended to bring a matter to Stripe’s attention. Please note that feedback is valuable to Stripe even if we cannot reply in all instances.
- hardship notices or requests to postpone enforcement proceedings, unless user raises issues that meet the definition of complaint; and
- reports of unauthorised transactions and disputed transactions under a chargeback process. However we consider a complaint is made if the user raises separated issues related to the transaction that meet the definition of a complaint, or expresses dissatisfaction with the outcome or handling of the unauthorised or disputed transaction.

Who is a Complainant?

A complainant for the purposes of this Policy is a Stripe user who is either a) an individual; or b) a small business that had fewer than 100 employees at the time of the events giving rise to the complaint.

This Policy does not cover complaints brought by persons or organisations that are not Stripe users, including those who make payments to Stripe users (“End Customers”). In the event that we receive a complaint from an End Customer that is not a Stripe user, we will follow our normal support process and redirect the End Customer to the appropriate user.

How to make a complaint

Stripe offers multiple lodgement methods. Users can make complaints to Stripe using phone, email, social media¹, or online. A complaint may be in written or verbal format; however, we encourage you to make complaints in writing so as to be clear and unambiguous. For example, a complaint can be made via <https://stripe.com/complaints>.

For users who may have difficulty making the complaint or accessing Stripe’s complaints handling process, Stripe will provide additional assistance to ensure such users are not barred from understanding their rights or raising complaints arbitrarily. For example, Stripe may offer translators or language support for users who have language difficulties.

Complaint Process

Upon receiving your complaint, Stripe will take below key steps to deal with the complaint.

- Acknowledgement - Stripe acknowledges the receipt of your complaint as soon as practicable and within the time frame set in this Policy;
- Assessment - Stripe carefully assesses the nature of the complaint and considers whether there is an opportunity to resolve the issue at an early take and take actions accordingly;
- Investigation - Stripe investigates the complaint and considers the ideal resolution;

¹ This includes the posts made on a social media channel or account owned or controlled by Stripe that is the subject of the post, where the author is both identifiable and contactable. Complaints made on third party social media accounts or channels will not be considered.

- Response - Stripe provides a response with final outcome to you within the time frame set in this Policy.

Response time

Stripe aims to:

- Acknowledge your complaint as soon as practicable and no later than **5 business days** of Stripe receiving the complaint.
- Provide a final response within **30 calendar days**.
 - A final response may not be provided In the event that a complaint is closed by the end of the **5th business day** after receipt, and 1) the complaint is resolved to the complainant's satisfaction, or 2) Stripe has given the complainant an explanation when Stripe can take no further action to reasonably address the complaint.
- Where we are unable to reach a final conclusion within that time frame, Stripe will respond with a rationale and indication as to when a final response can be expected, and will inform you of your right to complain to the AFCA.

What you can expect from our response

Unless verbal, Stripe's response will be in the format in which it was received (i.e. email if email, paper if paper). Verbal complaints will be responded to via email.

The final response will either:

- Accept the complaint and where appropriate, offer redress or remedial action, offer redress or remedial action without accepting the complaint; OR
- Explain Stripe's position in the event that we reject the complaint.

Where redress or remedial action is deemed appropriate, Stripe will deliver on this offer promptly.

If you don't respond, or if you indicate acceptance, Stripe considers a complaint resolved.

We will also refer you to the Australian Financial Complaints Authority (AFCA):

- www.afca.org.au. This is the website of the AFCA and provides details of the complaints that can be made to the AFCA and its process.
- Mailing address: GPO Box 3, Melbourne VIC 300.
- Phone: +1800 931 678.

Record Retention

Complaints and records associated with customer complaints are kept for a minimum of seven years in line with Stripe's record retention policy.

Appendix: Stripe Service

Stripe operates a technology platform that enables Stripe users to receive forms of payment for products and services primarily online, as well as to conduct other movement of funds within certain parameters (the “Payment Processing Service”). Stripe’s platform may also allow Stripe users to view account information in relation to accounts held with third parties, and to initiate payments from those accounts (the “Account Information and Payment Initiation Service”, and together with the Payment Processing Service, the “Services”). These services are offered by Stripe Payments Australia Pty Ltd.

The Payment Processing Service facilitates the acceptance and transmission of payment data on behalf of Stripe’s users and, through its banking and payment processing providers and applicable payment networks (including card networks, electronic fund transfer systems, or alternative payment methods), process the payment according to the applicable rules and regulations. In connection with the Payment Processing Service, Stripe provides instructions to the applicable financial institution to fund a user’s designated bank account from an account controlled by the financial institution (e.g. an account titled “For Benefit of Stripe users” or “Client Money Account”). These instructions include to hold or release funds in amounts equivalent to the net proceeds of the user’s payments based on the user’s request.