

# Complaints Handling Policy

Stripe Payments Australia Pty Ltd

ABN 66 160 180 343

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

## How to make a complaint

Stripe offers multiple lodgement methods. Users can make complaints to Stripe using phone, email, letter, social media, or online. For example, a complaint can be made:

- via <https://stripe.com/complaints>, or
- by contacting Stripe Support:  
<https://support.stripe.com/questions/contact-stripe-support>.

## If you need assistance

Users who may have difficulty making the complaint or accessing Stripe’s complaints handling process can appoint a representative (such as a friend, family member or legal representative) to submit a complaint on their behalf.

## Complaint Process

Stripe will take the key steps below upon receiving your complaint.

1. Acknowledgement - Stripe acknowledges the receipt of your complaint verbally or in writing as soon as practicable and within the timeframe set out in this Policy;
2. Assessment - Stripe carefully assesses the nature of the complaint and considers whether there is an opportunity to resolve the issue at an early stage and take actions accordingly;
3. Investigation - Stripe investigates the complaint and considers the ideal resolution;
4. Response - Stripe provides a written response to you with the final outcome of your complaint.

## Response time

Stripe aims to:

- Acknowledge your complaint within one business day of 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, provided that: 1) the complaint is resolved to the complainant's satisfaction, or 2) Stripe has given the complainant an explanation and/or apology when Stripe can take no further action to reasonably address the complaint.
  - A final response will still be provided if the complainant requests a written response, even where the complaint is closed by the end of the 5th business day.
- Where we are unable to reach a final conclusion within that time frame, Stripe will:
  - notify you of the delay, explain the reason for the delay and provide an indication as to when a final response can be expected, and
  - inform you of your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied.

## 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; OR
- Offer redress or remedial action without accepting the complaint; OR
- Clearly explain Stripe's position, findings and reasons for the decision in the event that we reject or partially reject the complaint.

Where redress or remedial action is deemed appropriate, Stripe will deliver on this offer promptly. We will also notify you of your right to take the complaint to AFCA if you are not satisfied with our response:

- [www.afca.org.au](http://www.afca.org.au). AFCA's website provides details of the complaints that can be made to AFCA and its process.
- Mailing address: GPO Box 3, Melbourne VIC 3001
- Phone: 1800 931 678.