

Complaints guide for customers



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We always do our best to deliver excellent products and services but we understand that there will be times when you need to give us feedback through making a complaint.

If there's something we can improve, or you're not satisfied with our products, services, staff or our complaint handling process, it's important we hear about it so we can make changes and do better.

We're committed to working with you to understand what's happened and to try to resolve your complaint promptly. We promise to listen to you and work to find a solution that is fair and reasonable.

Making a complaint

There are a few easy ways to make a complaint. You can choose the one that best suits you.



Use our online [form](#)



Call us on 132 888 from Australia
or +61 3 9854 4666 from overseas (8am-8pm),
Mon-Fri (9am-2pm), Saturday AEST/AEDT

- visit one of our [branches](#)
- send us a secure email through [internet banking](#) or our app
- contact us through social media (we're on Facebook, Twitter, Instagram and LinkedIn). We'll be able to work with you on your complaint once we have some details to identify you.
- write to our resolution team:
Resolution Team
Locked bag 2035,
Collingwood, 3066

Please tell us:

- your name and your preferred contact details, and
- what your complaint is about, including any products or services, what's gone wrong and the resolution you're seeking.

By giving us as much information as possible, you'll be helping us to resolve things faster. If you have any supporting documentation, please have it handy when you make your complaint.



Resolving your complaint

Once we've received your complaint, we will try to resolve your complaint on the spot, or within five business days if that's not possible. In some cases, the only resolution we may be able to provide is an explanation and/or apology.

If we resolve your complaint to your satisfaction within five business days of receiving it, we will only provide a written response if you request one, or if your complaint relates to hardship.

If we need more time to resolve your complaint and explore resolution options with you, we will:

- let you know and keep you informed of progress, and
- give you the name of a contact person who is handling your complaint and a way to contact them.

If it takes longer than five business days to resolve your complaint, we will confirm the outcome with you in writing. We will aim to resolve your complaint within 30 days (or 21 days for hardship or debt collection).

If your complaint is complex or there are circumstances outside our control, we might not be able to respond to your complaint within these timeframes. In this case, we'll write to you to explain why.

We'll tell you:

- the reasons for the delay and our progress,
- your right to complain to the Australian Financial Complaints Authority (AFCA) if you're dissatisfied, and
- the contact details for AFCA.

How to have your complaint reviewed

If you're not satisfied with the outcome of your complaint or if we haven't resolved it within the required timeframe, you can contact the Australia Financial Complaints Authority (AFCA).

AFCA is external to Bank Australia. AFCA provides free and independent complaint resolution service to individuals and small business customers who are unable to resolve their complaints directly with Bank Australia.

Please note that before AFCA can investigate your complaint, they generally require you to have first provided us with the opportunity to address your complaint.

Call: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001



If you need help making a complaint

Our job is to make our complaints process accessible for everyone. You may appoint someone else to manage your complaint on your behalf; for example, a friend or family member, a legal representative or financial counsellor. We will talk to your representative if you authorise us to do so.

Accessibility options

At any time, you can inform us how you would prefer to be contacted. If you're deaf or find it hard to hear or speak on the phone, you can contact us through the National Relay Service.

Once you're a registered user of the service, dial 133 677 and ask for 132 888.

Alternatively:

- Speak and Listen users phone 1300 555 727 then ask for 132 888
- NRS Chat users (previously known as Internet Relay) can make calls on the NRS app or on the [NRS Chat Call page](#) (ask for 132 888).



We can arrange an interpreter (including an AUSLAN interpreter) to assist you in lodging and managing your complaint, subject to availability. Please let us know if you need help, including any specific needs, to lodge your complaint.

Customers in need of extra care

We provide additional support for people in vulnerable circumstances. Go to the [customer care](#) page on our website for further information on how can help you manage your finances and for support services available to you.

If your circumstances means your complaint is urgent, please tell us. For example:

- you're experiencing domestic or family violence
- you have a serious illness
- your living conditions may get worse if we don't resolve your complaint quickly.

