



Easy English

Customer complaint guide



This guide applies to all our brands



Our brands are

- Bendigo Bank



- Adelaide Bank



- Rural Bank



- Up



- Sandhurst Trustees



- Leveraged

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**

- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book

- know what this book is about

- find more information.



We will write contact information at the end of this book.

About this book



This book is from Bendigo and Adelaide Bank.



This book is about how to make a **complaint**.

A complaint is when you tell us why you are **not** happy about



- our products



- our services



- our staff



- the way we handled a complaint.



Your feedback matters to us.

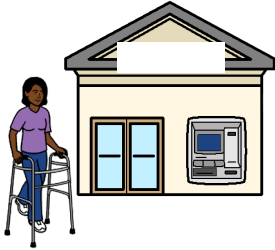
We want to continue to make things better.

How to make a complaint



You can make a complaint 4 different ways.

1. Visit your local branch



You can visit your local branch to talk to our staff.

2. Give us a call

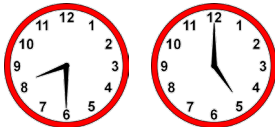


You can call to talk to our staff.

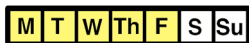
If you are calling from Australia



Call 1300 361 911



You can call between 8.30 AM and 5 PM
Monday to Friday.



If you are calling from another country



Call +61 3 5485 7911

3. Send us a message



You can fill in our online form on our website.

Website

[bendigoadelaide.com.au/contact-us/
resolve-a-complaint](https://bendigoadelaide.com.au/contact-us/resolve-a-complaint)



4. Send us a letter



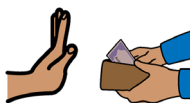
You can write to us.



Customer Feedback Team

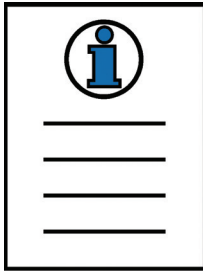
Reply Paid 480

Bendigo VIC 3551



You do **not** need to pay for a stamp.

What we need from you



We need some information to help you with your complaint.



We may ask you for

- your name



- your contact details

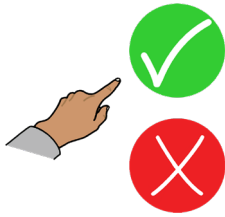


- more information about the complaint.



You can tell us what you would like us to do to fix the problem.

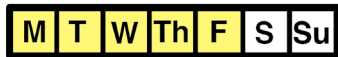
What happens when you make a complaint?



We will try to fix a problem

- straight away

or



- within 5 work days.

What happens if we need more time to fix a problem?



Sometimes we need more time to help you.



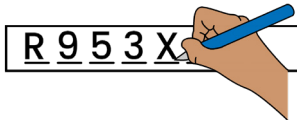
We will put you in contact with a staff member to help with your complaint.



We will give you

- their contact details

and



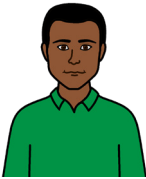
- a **reference number**.

A reference number is a group of letters and numbers given to you to help us find your complaint on our computer.

If you need help to make a complaint

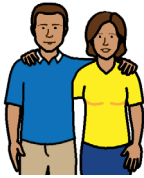


You can ask someone to make a complaint for you.

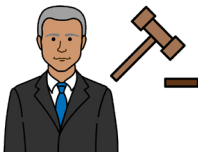


This person might be

- a family member



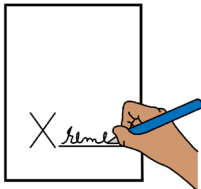
- a friend



- a lawyer



- a **financial counselor**
 - a financial counselor can help you with your money.



You may be asked to sign an **authority form**.



An authority form is a document that says someone can speak on behalf of you.



If you are deaf or need help to speak or listen, you can use the National Relay Service or NRS.

Voice relay



Call 1300 555 727

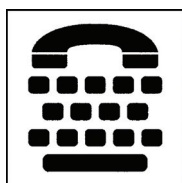
Ask for 1300 361 911

SMS relay



Text 0423 677 767

Teletypewriter or TTY



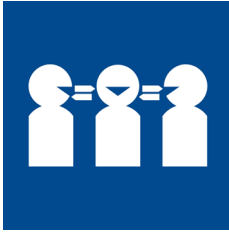
Call 133 677

Ask for 1300 361 911

NRS website



<https://bit.ly/nrs-helpdesk>



If you do **not** speak English, you can contact us through the Translating and Interpreting Services or TIS.

Interpreter services



Call 131 450

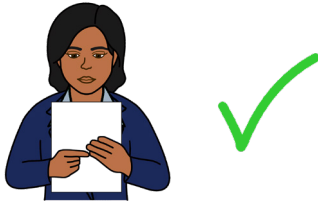
Ask for 1300 361 911

Tell us if you would like help you get support from an interpreter.

If you are still not happy



If you are **not** happy you can talk to the **Australian Financial Complaints Authority**.

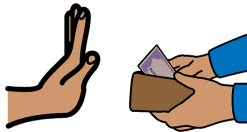


The Australian Financial Complaints Authority

- helps with complaints about financial services



- is **not** part of Bendigo and Adelaide Bank

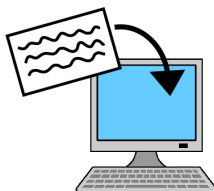


- is a free service.



Call 1800 931 678

You can call for free.



Email info@afca.org.au



Website afca.org.au

For more information



For more information contact our
Complaints Team.



Call 1300 361 911



Website <https://www.bendigobank.com.au/contact-us/>

This Easy English document was created by Scope (Aust) Ltd. in March 2022 using Picture Communication Symbols (PCS). PCS is a trademark of Tobii Dynavox, LLC. All rights reserved. Used with permission. This document must not be sold to third parties. The images must not be reused without permission. For more information about the images, contact Scope on 1300 472 673 or visit scopeaust.org.au