

Your feedback matters

We're always striving to be a better bank. And you're at the centre of our efforts.

So, it's important for us to know when we haven't met your expectations.

Your feedback may be about our products, services, staff, or how we handle complaints.

Whatever your complaint, we want to make things better.

Get in touch

There are lots of ways you can share your feedback:

- In person at your local branch
- Over the phone
- Via our online feedback form
- Contact our Customer Feedback Team
 - Phone: 1300 361 911 (or +61 3 5485 7911 from overseas) between 8.30am and 5pm (AEST) on weekdays
 - Email: feedback@bendigoadelaide.com.au
 - Mail:
Customer Feedback Team
Reply Paid 480
Bendigo VIC 3551

What to include in your feedback

- Your name and preferred contact details
- What your complaint is about (include the product or service you are unsatisfied with and what has gone wrong)
- The resolution you seek

Our eight commitments to you:

1. We'll listen to you with empathy and take time to understand your concerns.

2. We'll act honestly, consistently and objectively.

3. We'll investigate and resolve your complaint as quickly as possible.

4. We'll be accessible so you have the opportunity to raise your complaint and be heard.

5. We'll be sensitive and respectful of your circumstances, particularly if you're vulnerable and need our support.

6. We'll take responsibility when we've done something wrong and make things right where we can.

7. We'll strive for fair solutions that justify the trust you and the community place in us.

8. We'll learn from your complaint and escalate issues which could impact other customers.

What happens when you make a complaint?

1. Acknowledging your complaint

Where possible we aim to resolve complaints on the spot, or within five business days. If we need more time, you'll receive a reference number and contact details of the person who is handling your complaint.

2. Understanding the issue

We'll review the information you've given us and investigate the issue thoroughly.

You'll receive regular progress updates and, if more information is needed, we'll be in touch.

There are maximum complaint resolution timeframes that are set by law. If we can't meet these timeframes, we'll explain why and give you a date you can expect an outcome.

3. If you're still unsatisfied

If you're not satisfied with how we handled or resolved your complaint you can contact the Australian Financial Complaints Authority (AFCA).

AFCA is an independent service that provides free dispute resolution for consumers and small businesses.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

If you need help to make a complaint

Authorising someone else to help you

You can appoint someone else to lodge or handle your complaint on your behalf. This may be a family member or friend, a financial counsellor or a legal representative.

You'll need to give appropriate authority for your representative to liaise with us. Once this authority is in place, we'll work with your representative to resolve your complaint.

National Relay Service

If you are deaf or have a hearing or speech impediment, you can call through the National Relay Service:

- TTY users phone 133 677 then ask for 1300 361 911
- Speak and Listen (speech-to-speech relay) users phone 1300 555 727 then ask for 1300 361 911
- Internet relay users connect to the National Relay Service and then ask for 1300 361 911

Interpreter Services

If English isn't your first language, you can access a free interpreter service through Translating and Interpreter Services (TIS). This service is available in over 150 languages and is provided by the Department of Home Affairs. Please let us know if you would like us to arrange this service for you.

This document is also available in Arabic, Mandarin, Greek, Korean, Japanese, Vietnamese and Easy English.