

Making a complaint

Would you like to raise a complaint with us?

If we haven't met your expectations, we want to hear about it. Your complaint may be about our products, services, staff or how we've managed an incident. Whatever it is, we want you to know we're committed to resolving the issue and making things better.

How do I make a complaint?

The first step is letting us know there is something you're unhappy about. There are a few ways you can do this.

- In-person at a branch
- By contacting us

Phone: 1300 236 344
(or +61 3 5445 0666 from overseas)

Monday to Friday
8am to 9pm AEST/AEDT

Weekends and some public holidays
9am to 8pm AEST/AEDT

Email: feedback@bendigoadelaide.com.au

Mail: Customer Resolutions team
Reply Paid 480, Bendigo VIC 3551

Online: bendigobank.com.au/make-a-complaint

What do I include in my complaint?

The more information you can provide, the better we can work towards a resolution for you. Ideally, please include:

- Your name and contact details
- What you're unhappy about
- The actions or resolution you'd like to see from us.
- Any specific way we can support you during the complaint process.

What happens when I make a complaint?

1. We'll acknowledge your complaint

When we can, we try to resolve complaints on the spot. We'll give you the name of the team who is handling your complaint and a way to contact them.

2. We'll work to understand and review your complaint

As we investigate your complaint, you'll get updates as to the progress. There are maximum complaint resolution timeframes that are set. If we can't meet these, we'll let you know why and give you a date you can expect an outcome.

3. We'll communicate with you to find a fair outcome

We will share our findings and options to resolve your complaint. Where necessary or requested, we will also issue the outcome in writing.



What if I need assistance making a complaint?

You can appoint someone to manage your complaint on your behalf. You'll need to give permission for your representative to speak with us. Once that's granted, we'll work with your representative to resolve your complaint. If you'd like to arrange an authorised representative, please contact us as there is a form that needs to be filled in.

If you're deaf or have a hearing or speech impediment, you can call through the National Relay Service.

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. Please let us know if you'd like us to arrange this service for you.

What if I'm still unhappy?

It's possible you may be unhappy with the outcome of your complaint. You can contact the Australian Financial Complaints Authority (AFCA). They're an independent service that provides fair, free and independent dispute resolution.

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