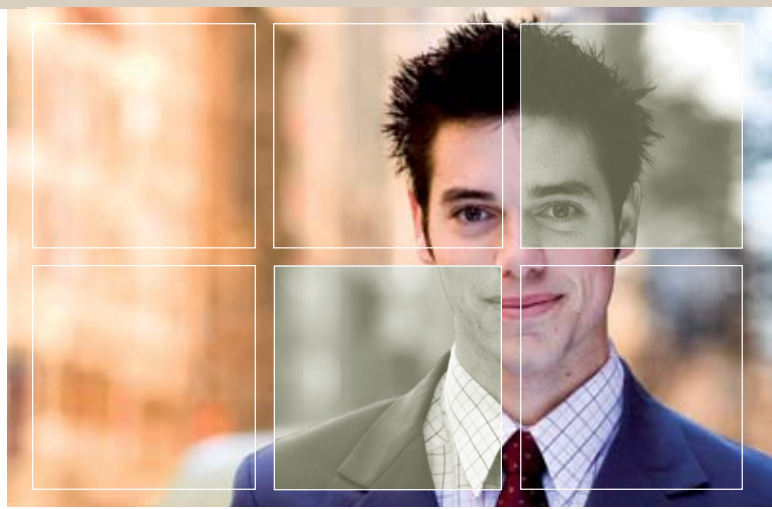


Talk to us
we're listening

Feedback Form
Resolving Complaints



Bendigo Customer Help Centre.

At Bendigo Bank, we're always keen to find out ways to improve our customer service. That's why we established the Bendigo Customer Help Centre.

If you have any feedback, suggestions or concerns related to banking with the Bendigo, our subsidiaries, agencies or franchises, our branch staff can discuss them on the spot.

If, however, you are not satisfied with the outcome, the friendly staff at the Bendigo's Customer Help Centre would be delighted to assist.

Our Customer Help Centre is staffed by experienced banking personnel who are trained to assist if you:

- Have suggestions about products, services or procedures
- Have a compliment or concern
- Believe the bank has made an error
- Are not satisfied with a response or outcome you have already received.

You can contact the Bendigo Customer Help Centre on 1300 361 911 between 8:30am and 6:30pm, Monday to Friday (Victorian time).

Or if you wish you can complete the reply paid Customer Feedback Form at the back of this brochure or email us at customerhelpcentre@bendigobank.com.au

Resolving complaints.

We believe that successful customers and successful communities create a successful bank.

Our focus is on providing the kind of customer service that sets us apart in the banking and finance industry. Naturally, this is why we want to know if you've experienced service that has not met your expectations.

There are four ways you can choose to tell us about the issue prompting your complaint:

- 1. In Person.** Speak to a member of our branch staff, a Branch Supervisor or Branch Manager directly.
- 2. By Post.** Complete the reply paid Customer Feedback Form at the back of this brochure.
- 3. By Phone or Fax.** Contact our Customer Help Centre on phone 1300 361 911 or fax 1300 367 615 between 8:30am and 6:30pm, Monday to Friday (Victorian time).
- 4. Online.** Complete the Customer Feedback Form online at www.bendigobank.com.au

Our handling of your complaint.

We aim to resolve your complaints as quickly as possible. If our staff cannot reach an appropriate resolution within three days, we will contact you and keep you informed of our progress and how long we expect resolution will take.

Further help is available.

If you are not satisfied with the handling of your complaint by our staff, or with the outcome of our investigation, you may wish to contact the external dispute resolution scheme.

Financial Ombudsman Service
GPO Box 3
Melbourne Vic 3001

Phone: 1300 780 808

Fax: 03 9613 6399

Email: info@fos.org.au

www.fos.org.au

For Sandhurst Trustees (superannuation) queries you may contact:

Superannuation Complaints Tribunal
Locked Bag 3060 GPO
Melbourne Vic 3001

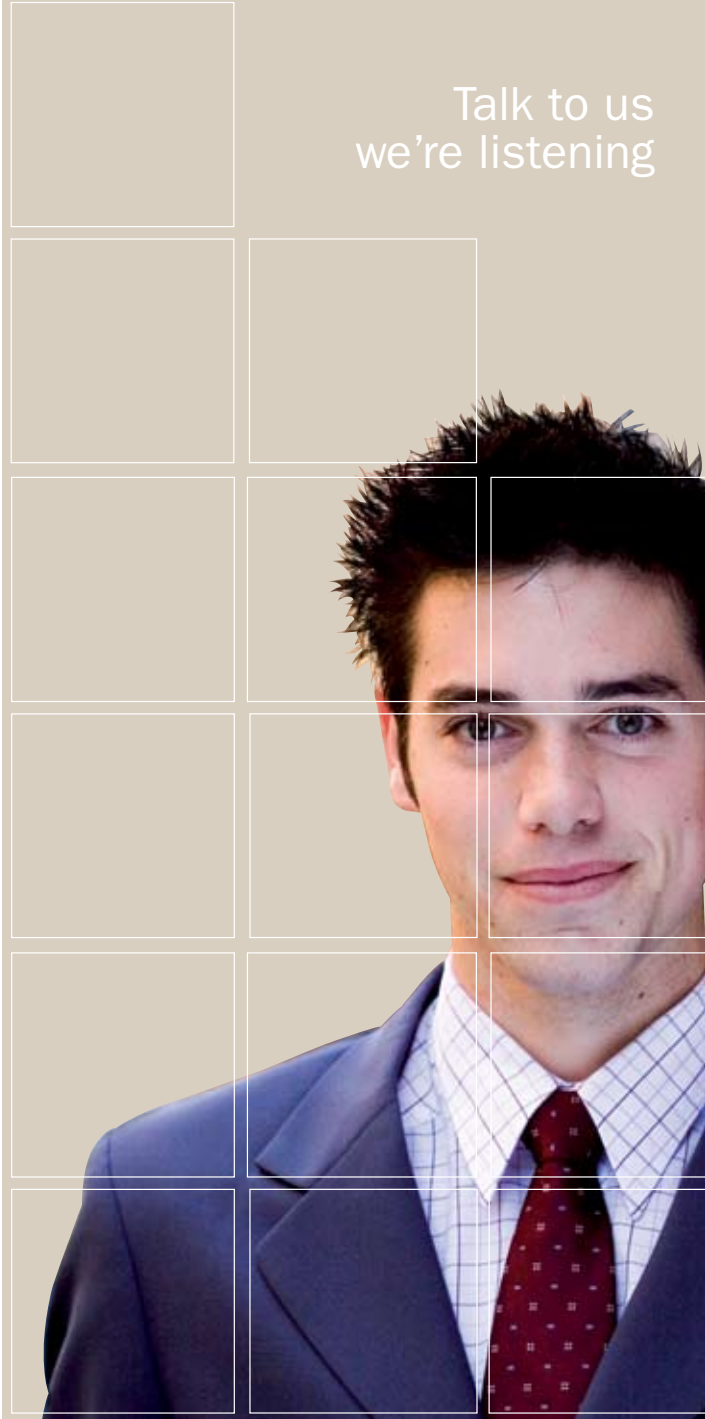
Phone: 1300 780 808

Fax: 03 8635 5588

Email: info@sct.gov.au

www.sct.gov.au

Talk to us
we're listening



Customer Feedback

We welcome your comments and feedback. Please complete this form and return it to us.

Your details (optional)

Mr/Mrs/Miss/Ms/Other: _____

Surname: _____ First Name: _____

Address: _____ Postcode: _____

Telephone (daytime): _____ Email: _____

Product/Service: _____

Account Number (if applicable): _____

Your comments (Feedback, compliment, concern): _____

I do not wish to be contacted about the feedback I have provided.

Please find attached additional documentation. _____ pages attached.

Customer signature: _____ Date : _____

Protecting your privacy

Bendigo and Adelaide Bank Limited (“we”) is part of the Bendigo and Adelaide Bank Group (“the Group”), including its subsidiaries, related companies, agencies and franchises (including **Community Bank**[®] branches). We collect your personal information so that we can deal with your feedback, compliment or concern, and, where relevant, contact you about your feedback, compliment or concern. Your personal information may be shared within the Group. If any part of that information is not provided we may not be able assist you. In most cases you can gain access to your personal information by contacting our Customer Help Centre on 1300 361 911.