

Talk to us
we're listening.



Our handling of your complaint.

Our vision is to be Australia's bank of choice. Our strategy is to focus on the success of our customers, people, partners and communities.

We do this by listening, responding and respecting every customer's choice, needs and objectives. Any of our staff can assist with the feedback; they will be objective and proactive in responding to our customers in order to achieve fair, reasonable and timely outcomes.

We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process. It gives the Group the opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively. This assists us to improve business systems and products or services, which is integral to growing a successful business.

We will ensure that all complaints are fully documented, investigated and resolved as prescribed in the Australian Securities and Investments Commissions (ASIC) regulatory guide (RG165).

In order for us to have a balanced view of our customers' experience with us, we also like to hear when we have exceeded your expectations or you have a suggestion related to the products or services provided by the Group.

[bendigoadelaide.com.au](https://www.bendigoadelaide.com.au)

Bendigo and Adelaide Bank Limited ABN 11 068 049 178
AFSL 237879. BEN50MB006 1227794 - 1227791 (10/18)

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Feedback Form.
Resolving Complaints.



 **Bendigo and
Adelaide Bank**

Customer Feedback

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

Attention: Customer Feedback Team, Reply Paid 480, Bendigo, Vic, 3552.

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, complaint): _____

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 franchisees (including **Community Bank**® branches). We collect your personal information to better understand your feedback and, where relevant, contact you; it may be shared within the Group in order to address your feedback. To request access to your personal information, please contact your nearest branch or 1300 236 344.

Tear off section

Customer Advocate.

The Customer Advocate's role is to review complaints escalated from our customers when they are not satisfied with the outcome of the Bank's Internal Dispute Resolution (IDR) process. The Customer Advocate will impartially assess the complaint, keep the customer informed of the progress and provide the customer with an outcome of the review of their complaint in a timely manner.

The Customer Advocate can be contacted by:

- **Telephone** – 1300 139 572 (+61 3 5485 7919) between 8:30am and 5:00pm Victorian time, weekdays
- **Email** customeradvocate@bendigoadelaide.com.au
- **Post/Letter** – write to Customer Advocate, PO. Box 480, Bendigo, Vic, 3552

Alternatively (or following consideration by the Customer Advocate) the customer may refer their complaint directly to the relevant External Dispute Resolution (EDR) scheme.

Australian Financial Complaints Authority

GPO Box 3
Melbourne Vic 3001
Phone: 1800 931 678
Email: info@afca.org.au
www.afca.org.au

For Privacy queries, you may contact:

Office of the Australian Information Commissioner
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
www.oaic.gov.au

Resolving complaints.

There are many ways the customer can provide their feedback to us:

- **In person** - by speaking to a member of our staff
- **Telephone** – by contacting 1300 BENDIGO (1300 236 344)
- **If calling from overseas** +61 3 5445 0666
- **Website** www.bendigobank.com.au/public/contact-us
- **Secure Email** - by logging into e-banking
- **Social Media**

Customer Feedback Team.

If, however, a customer is not satisfied with the outcome of a complaint, the Customer Feedback Team is able to assist.

The Customer Feedback Team is accessible to all customers of the Bendigo and Adelaide Bank Group, inclusive of all our brands.

Our dedicated Customer Feedback Team is here to listen to our customers and represent their voice.

The Customer Feedback Team will seek to understand our customers' expectations and needs by engaging with them. Their learnings from our customers' experience will be used to enhance the way we do business in the future.

The Customer Feedback Team can be contacted by:

- **Telephone** - on 1300 361 911 (+61 3 5485 7911) between 8:30am and 5:00pm Victorian time, weekdays
- **Email** - feedback@bendigoadelaide.com.au
- **Post/Letter** - by completing the relevant Customer Feedback Form or sending a letter to us at PO. Box 480, Bendigo, Vic, 3552.