



## ANZ COMPLAINT GUIDE

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5 OCTOBER 2021



## ABOUT THIS DOCUMENT

We strive to deliver excellent products and services to our customers, but if we get things wrong, we want to hear from you. We are committed to working with you to understand what's happened and to try to resolve your complaint promptly. We promise to listen to you and do our best to find a solution that is fair and reasonable.

This document explains how to make a complaint, what you can expect from us and how long you can expect the process to take. It also outlines how to contact the Australian Financial Complaints Authority (**AFCA**) if you're not satisfied with how we respond to your complaint, or if we haven't been able to resolve your complaint in the timeframes we promised.



In addition to this document, our Dispute Resolution Principles help to make sure complaints are handled fairly and in line with community expectations. You can find our Dispute Resolution Principles at [www.anz.com.au/about-us/esg-priorities/fair-responsible-banking/](http://www.anz.com.au/about-us/esg-priorities/fair-responsible-banking/)

## OUR COMMITMENT TO OUR CUSTOMERS

- ✔ We will aim to acknowledge your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable.
- ✔ We will provide information about our complaint handling process to you.
- ✔ Our complaint resolution process is free of charge.
- ✔ We will review the information you provide and try to resolve your complaint at the time you raise it with us.
- ✔ We will assess and prioritise your complaint according to the urgency and severity of the matters raised.
- ✔ We will manage your complaint fairly, objectively and without bias.
- ✔ We will ensure that any agreed resolution outcomes are implemented in a timely manner.
- ✔ If we can't resolve your complaint promptly, we will undertake further investigation. We generally aim to resolve complaints within 30 days. A shorter 21-day timeframe applies to complaints about financial hardship and debt collection.
- ✔ If we need more time to investigate and resolve your complaint, we will explain why and provide an expected date for the outcome. We will keep you informed of progress and provide you with AFCA contact details.

## IF YOU NEED HELP WITH MAKING A COMPLAINT

You may appoint someone else to manage your complaint on your behalf, for example, a friend or family member, a legal representative or financial counsellor. We will talk to your representative if you authorise us to do so.

We can arrange an interpreter (including an AUSLAN interpreter) to assist you in lodging and managing your complaint, subject to availability. Please let us know if you need help, including any specific needs, to lodge your complaint.

This document is available on [www.anz.com.au/complaint](http://www.anz.com.au/complaint) in Arabic, Korean, Hindi, Vietnamese, Simplified Chinese, Traditional Chinese, Italian and Greek. Please let us know if you need it in another language or format.



# HOW TO MAKE A COMPLAINT

## 1 Get in touch with us

The easiest way to contact us to tell us about your complaint is to use the online complaints form or by calling us.



### In writing

- Use our online complaints form at [www.anz.com.au/complaint](http://www.anz.com.au/complaint) or
- Write to the ANZ Complaint Resolution Team:  
Locked Bag 4050,  
South Melbourne VIC 3205



### By phone

- 13 13 14
- +613 9683 9999 from overseas
- Complaint Resolution Team 1800 805 154
- National Relay Service 133 677



### In person

- Visit your nearest ANZ branch



If you have a Relationship Manager, please feel free to contact them



### Via the ANZ Plus app

- If you are an ANZ Plus customer you can head to the support section in the ANZ Plus app

## 2 Tell us about your complaint

Please tell us:

- Your name and preferred contact details.
- What your complaint is about and what has gone wrong – this might be about ANZ products or services, staff or our handling of a complaint.
- The resolution you are seeking.

### 3 Resolving your complaint

Once we have received your complaint, we will try to resolve your complaint on the spot if possible, or within 5 business days. In some cases, the only resolution we may be able to provide is an explanation and/or apology.

If we resolve your complaint to your satisfaction within 5 business days of receiving it, we will only provide a written response if you request one, or if your complaint relates to hardship.

If we need more time to resolve your complaint and explore resolution options with you, we will:

- let you know and keep you informed of progress; and
- give you the name of a contact person who is handling your complaint and a way to contact them.

If it takes longer than 5 business days to resolve your complaint, we will confirm the outcome with you in writing. We will aim to resolve your complaint within 30 days (or 21 days for financial hardship or debt collection). If we can't meet these timeframes, we will explain why and provide an expected date for the outcome of your complaint. We will keep you informed of progress, your right to complain to AFCA if you are dissatisfied and provide you with AFCA contact details.

### 4 How to have your complaint reviewed

If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (AFCA).

#### THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

AFCA is external to ANZ, AFCA provides a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaints directly with ANZ.

**Call:** 1800 931 678 (free call) or (+61) 1800 931 678

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Mail:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

