



ANZ COMPLAINT GUIDE



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 ANZ's Customer Advocate or 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 timeframe 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 anz.com.au/about-us/sustainability-framework/fair-responsible-banking/

OUR COMMITMENT TO OUR CUSTOMERS

- ✔ We will provide clear and respectful communication and use 'plain English' language in our communications with you.
- ✔ We will provide information about our complaint handling process, the timeframes that apply and the progress of your complaint.
- ✔ We will provide a complaint resolution process that is free of charge.
- ✔ We will review the information you provide and will listen carefully and try to resolve your complaint at the time you raise it with us.
- ✔ If we can't resolve your complaint promptly, we will undertake further investigation. We generally aim to resolve complaints within 45 days. A shorter 21-day timeframe applies to complaints about financial hardship and debt collection and longer timeframes may apply to superannuation complaints.
- ✔ 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.
- ✔ We will work with you to explore options for resolving your complaint. If we cannot resolve the complaint with you, we will provide the reasons for our views and the information we relied on to reach our decision.
- ✔ We will confirm the resolution in writing if the resolution takes longer than 5 business days, if you request a written response, or if the complaint is about financial hardship.
- ✔ We will tell you about the options available to have your complaint reviewed.

IF YOU NEED HELP 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 [anz.com](https://www.anz.com) 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



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 give us a call.



In writing

- Use our online complaints form at **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

Tell us about your complaint



Please tell us

- 1 Your name
- 2 Your preferred contact details
- 3 What your complaint is about, including:
 - The products or services you are complaining about and what's gone wrong; and
 - The resolution you are seeking.

We will try to resolve your complaint promptly



We will try to resolve your complaint on the spot, if possible.

If we need more time to investigate and explore resolution options with you, we will let you know and keep you informed of progress.

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 45 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 and provide you with AFCA contact details.

Your review options



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

ANZ'S CUSTOMER ADVOCATE

ANZ's Customer Advocate offers an impartial review of complaints that have not been resolved through our internal dispute resolution process. Referral of your complaint to the Customer Advocate is an option, but is not mandatory. ANZ is bound by the Customer Advocate's findings, but you are not – you may still contact AFCA if you are not satisfied with the decision of the Customer Advocate.

Email: customeradvocate@anz.com

Phone: +613 8654 1000

Mail: ANZ Customer Advocate
833 Collins St,
Docklands VIC 3008

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.

Website: afca.org.au

Phone: +61 1800 931 678

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

