

dispute resolution



We want to hear from you

We believe you're entitled to efficient, honest and fair treatment in your dealings with us, especially if something goes wrong.

As part of our commitment to maintaining our customer satisfaction, we have established procedures for resolving any complaint you may have in respect of any product or service we provide to you.

This service is provided at no charge to you. Generally the process should take no longer than 21 days, in some circumstances, however, it may take up to 45 days.

What to do if you have a complaint

Firstly, please call us straight away on 1300 747 747 if you:

- > Suspect an error on your accounts, including an account statement, or
- > Experienced any other problem concerning your accounts, facilities or services.

We find that in most cases, your complaint can be resolved just by bringing it to our attention.

Internal Dispute Resolution

Where a complaint cannot be resolved to your satisfaction immediately, you may wish to enter our Internal Dispute Resolution process

How it works?

To help us to properly investigate your complaint, it's important to give us all the information you have, this could include:

- > All relevant information that helps support or explain your complaint, for example, documents or records with names, times and dates.
- > Tell us the nature of your complaint and how you would like it resolved.
- > How you would like to be contacted during this process.

Please send this information to complaints@quodosbank.com.au

Or you can write to us at: Disputes Resolution, Qudos Bank, Locked Bag 5020, Mascot NSW 1460

What will we do?

- > We'll acknowledge receipt of your complaint as soon as possible and provide you with a complaint reference number and contact details of the investigating officer.
- > We'll investigate your complaint thoroughly and keep you informed of our progress along the way.
- > We may ask you for more information, if we do, please reply promptly to help us finish our investigation more quickly.
- > We'll let you know in writing the outcome of our investigation, our findings and the reasons for our findings.

External Dispute Resolution

You must first try to resolve your complaint with us. If you feel that your complaint has not been satisfactorily resolved, you may lodge a complaint with the following free external independent dispute resolution body.

Australian Financial Complaints Authority (AFCA)

Online: **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

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

For more information contact us:

-  Call us on 1300 747 747
-  Visit qudosbank.com.au
-  Drop into your nearest branch

1300 747 747 | qudosbank.com.au