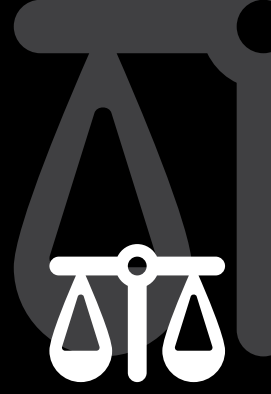


Complaints resolution



Qudos Bank offers its customers an internal dispute resolution procedure that is:

- > readily accessible; and
- > free of charge

This brochure explains the internal dispute resolution procedure at Qudos Bank.

Let's talk about it

The simplest way of solving a problem is to talk to someone about it. If you are unhappy about something to do with a product or service, or the complaints handling process itself, we'd like to hear about it.

Our staff are trained to efficiently and courteously deal with all types of problems. So don't hesitate to speak to our staff if something is troubling you. We'd like to know about anything which affects the relationship you have with us.

Who do you complain to?

The first place you should take any complaint is to a member of our staff. If at all possible, the problem will be resolved immediately. However, if our staff member is unable to assist, please speak to a supervisor or manager. Our supervisor or manager will try to resolve the matter by the next business day.

If the supervisor or manager is unable to resolve your complaint quickly, your complaint may be referred to our dispute resolution team to investigate. We will tell you if this happens.

To make a complaint:

- > call us on 1300 747 747,
- > email us at complaints@quodosbank.com.au,
- > write to us at: Dispute Resolution Manager, Qudos Bank, Locked Bag 5020, Mascot NSW 1460, or
- > visit any of our branches and speak with a member of our staff

We will usually need your full name, contact details, how you would like to be contacted, a short description of your complaint and your desired resolution for us to help you.

If you need some help making a complaint, please contact us and we will try to assist you in one of the following ways.

If you're hearing-impaired or speech-impaired, you can contact our customer service team by phone or teletypewriter (TTY) via the National Relay Service (NRS).

To use the NRS to get in contact:

- > for TTY services, call 133 677 and ask for 1300 747 747,
 - > for voice relay services, call 1300 555 727 and ask for 1300 747 747
- or
- > connecting you with a translation service

What happens when you make a complaint?

1. We aim to acknowledge your complaint within 1 business day
2. We will investigate your complaint and contact you if we need more information
3. Once we have completed our investigation, we will let you know the outcome
4. How your complaint may be resolved and the timeframe for resolution will depend on your complaint

How will you notify me of the outcome?

We will ring or write to you notifying you of the outcome.

If this is not in your favour, we will write to you telling you:

- > the reasons for the decision
- > about the evidence we relied on in reaching our decision
- > about the consequences of the decision for you
- > about what further action you can take

How long will it take?

Frequently, complaints are simple cases of confusion or misunderstanding which can be sorted out to everybody's satisfaction very quickly.

However, not all complaints can be dealt with quickly. Our supervisor or manager will advise you if he or she is unable to resolve your complaint by the next business day. Our aim is to have your complaint resolved within 14 days, although in more complex cases we may need up to 30 days. If this happens, we will write to you advising of this.

What further options do you have?




If you are not satisfied with the final outcome of your complaint, or if we fail to resolve your complaint within 30 days, you may pursue the matter further with the Australian Financial Complaints Authority.

You can submit a complaint to the Australian Financial Complaints Authority:

- > on their website at [afca.org.au](https://www.afca.org.au)
- > by emailing them at info@afca.org.au
- > in writing to: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC, 3001
- > by calling them on 1800 931 678

We want to do everything we can to resolve any problem you have. So, it's important that you raise your complaint with us before going to AFCA. This usually results in a quicker resolution. AFCA will also encourage you to work with us before they begin their investigation.

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