

## Compliments and Concerns

We always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

### Compliments

Our representatives are always delighted to know that they have succeeded in making your experience a pleasant and successful one.

If one of our representatives has provided you with exceptional service in any way, please let us know using the details below, so that we can further encourage them via this feedback process.

### Concerns

If, for any reason, you do not feel that you have received the highest standard of care from us, we likewise encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

### Need an Update on your complaint

If you have lodged a complaint with us, you can contact us at any time to ask for an update on its status. Contact us through any of the methods listed above and please be sure to refer to your earlier communication so that we can respond effectively.

### Resolution

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

### Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by an independent party, the Credit and Investments Ombudsman (CIO). You can contact CIO at:

1800 138 422 (local call cost)

Credit and Investments Ombudsman

PO Box A252

Sydney South NSW 1235

[www.cio.org.au](http://www.cio.org.au)