

## Compliments and complaints

Tell us when things go right goes a long way. A less positive experience is also important for us to hear so we can fix it.

## Give a compliment

It's great to know you had a positive experience and our team made something easier, quicker or special for you. Saying "thank you" goes a long way and can make someone's day.

Tell us about your experience so we can make sure the person or team you're complimenting hears about it, and gets the recognition they deserve.

### Make a complaint

If you experience a problem, or you're dissatisfied in any way, it's important we hear about it. We'll take your complaint seriously and work with you to address your complaints quickly, in a fair and transparent way.

### How it works

- ① Gather documents or records with names, times and dates to explain your complaint
- ② Tell us about your complaint and how you'd like it resolved
- ③ We'll acknowledge your complaint and give you a reference number
- ④ We'll do everything we can reasonably do to fix the problem and make things right
- ⑤ We'll learn from the complaints we receive and escalate issues which could impact other customers
- ⑥ We'll keep you informed of our progress and let you know once we have a resolution

### How long will it take?

The fastest way to have the problem resolved is to call our complaint team. Any of our staff can help you.

Most complaints can be resolved in days. If there is a delay or the issue is more complex we'll keep in touch regularly.



Commonwealth Bank of Australia  
Incorporated in Australia With Limited Liability

## How to let us know

### Contact us

+852 2844 7500 for Hong Kong Branch

1800 805 605 from Australia

+61 2 9687 0756 from overseas

### Visit your local branch (Australia)

Please visit our website at  
[www.commbank.com.au](http://www.commbank.com.au) for more  
information

### Tell us online (Australia)

Please visit our website at  
[www.commbank.com.au](http://www.commbank.com.au) for more  
information

### Write to us

Hong Kong  
The Complaints Officer  
Suite 1401, One Exchange Square, 8  
Connaught Place, Central, Hong Kong

Australia  
CBA Group Customer Relations  
Reply Paid 41  
Sydney, NSW 2001

<b>Things you should know</b>	If you're unhappy with the way we've handled your complaint, you can lodge a dispute through an external dispute resolution scheme which provides fair and independent financial services complaint resolution that is free (for AFCA only) to consumers: Australian Financial Complaints Authority (AFCA) Website: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Phone: 1800 931 678 (free call for Australia) Postal Address: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC, 3001
	If your complaint is about your privacy or how we handle your Consumer Data Right (CDR data), you can also contact the Office of the Australian Information Commissioner in Australia: Website: <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> Phone: 1300 363 992 Postal Address: GPO Box 5288, Sydney NSW, 2001
	Hong Kong - Financial Dispute Resolution Centre (FDRC) Room 408-409, 4/F, West Wing, Justice Place, 11 Ice House Street, Central, Hong Kong Phone: (852) 3199 5100 Email: <a href="mailto:fdrc@fdrc.org.hk">fdrc@fdrc.org.hk</a>
	Please contact your relationship manager for a copy of the Notice to Customers relating to the Hong Kong Personal Data (Privacy) Ordinance and the Australian Privacy Act.  For our privacy related policy or statement in Australia, please visit our website at <a href="http://www.commbank.com.au">www.commbank.com.au</a> .