



Customer complaint guide

If there's something we can improve, or you're not satisfied with our products, services, staff or complaint handling process, it's important we hear about it so we can make things right.

We will take your complaint seriously, work with you to address your complaint and try to find a solution that's fair and reasonable.

Our complaint handling principles

When responding to customer complaints in Australia, our employees and our representatives will at all times:

1. Ensure it is free for our customers to make a complaint to us.
2. Listen to our customers and take the time to understand their concerns.
3. Act honestly, consistently and fairly in the handling of all complaints.
4. Empower our employees and representatives to act with authority and integrity when investigating and resolving complaints.
5. Keep our customers or their representatives updated on the progress of their complaint, use plain English and consider any communication or accessibility assistance they may need.
6. Apologise as soon as we become aware we have done the wrong thing and apply the Commonwealth Bank's 'Should We' test to make things right.
7. Consider our customers' personal circumstances with sensitivity and respect, particularly if they are experiencing vulnerability, and provide appropriate support.
8. Investigate complaints thoroughly and without unnecessary delay.
9. Make a genuine attempt to resolve complaints as quickly as possible, and provide prompt financial compensation where it is the right thing to do.
10. Co-operate with external dispute resolution bodies.
11. Learn from the complaints we receive and escalate issues which could impact other customers.
12. Endeavour to avoid legal proceedings by using alternative dispute resolution processes whenever possible.
13. Where it is not possible to avoid litigation, we will adhere to CBA's Model Litigant principles at www.commbank.com.au/mlp

Making a complaint

There are a few easy ways to make a complaint so you can choose the one that best suits you.



Use our online form at www.commbank.com.au/retail/complaints-compliments-form



Call us on **1800 805 605** from Australia or **+61 2 9687 0756** from overseas (8am-6pm, 7 days a week, Sydney/Melbourne time)

When calling from overseas using your mobile, standard roaming charges may apply. To avoid roaming charges, call the international operator in the country you're in from a land line and give them our number.



Visit us in one of our branches www.commbank.com.au/locate



Write to our complaints team at CBA Group Customer Relations Reply Paid 41 Sydney, NSW 2001

There's no need to use a stamp – we'll pay for the postage.

Please tell us:

- Your name and your preferred contact details – though you can make an anonymous complaint if you would prefer
- What your complaint is about, including the products or services you are complaining about and what's gone wrong, and the resolution you're seeking.

By giving us as much information as possible, you'll be helping us to resolve things faster. If you have any supporting documentation, please have it handy when you make your complaint.

If you need help to make a complaint

Authorising someone else to help you

You may appoint someone else (who must be 18 years or older) to manage your complaint on your behalf, for example, a friend or family member, a legal or other accredited representative, or financial counsellor. Generally, we'll talk to your representative if you authorise us to do so but in some instances, we may need to get more information (such as their accreditation) from them first.

Easy English Guide to making a complaint

Many people find it hard to read and understand written information. Easy English is similar to plain language in that it's concise and easy to understand. Our Easy English Complaint Guide explains how to make a complaint and what happens if you do complain. You can find it at www.commbank.com.au/easyenglishcomplaintguide

Teletype (TTY) number

Type telephone service for people who are deaf, hard of hearing or have a speech impairment.



Call **133 677** then ask for **13 2221**

SMS relay

Relay service for people who are deaf, hard of hearing or have a speech impairment.



Text **0423 677 767**

For more information, visit the National Relay Service (NRS) at www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub. You will need to register with the NRS before using their service.

Voice relay number

Voice relay service for people who have a speech impairment.



Call **1300 555 727** then ask for **13 2221**

Interpreter services

If English isn't your first language, you can access a free interpreter service through Translating and Interpreter Services (TIS) at www.tisnational.gov.au. This service is provided by the Department of Home Affairs and is available in over 150 languages. Please let us know if you'd like us to arrange this service for you.

What happens when you make a complaint

We'll acknowledge your complaint

Most complaints can be resolved on the spot or within days.

If we're unable to resolve your complaint on the spot, we may need to get the right team (such as Group Customer Relations) to look into it.

If this is the case, we'll let you know we've received your complaint (generally by the next business day), give you a reference number, and let you know the name and contact details of the person who's handling it as soon as we can.

We'll assess the information we have and investigate the issues

We'll assess the information you give us, investigate the issues further at our end if we need to, and work with you to find a fair solution.

For general insurance product or service complaints, we'll let you know about our progress at least every 10 business days, unless it is resolved earlier or you agree to a different timeframe.

We'll work with you to find a fair outcome

We'll aim to provide you with a final response to your complaint as quickly as we can. If we're unable to do this within 30 days, we'll tell you the reason for the delay, give you a date you can expect to hear an outcome and continue to update you on our progress.

If your complaint relates to electronic payments (including ATM, EFTPOS, credit card transactions, online payments and BPAY) we'll aim to respond within 21 days. If we're unable to respond in time, we'll let you know why.

If you're unhappy with our final response or our handling of your complaint

If you're not satisfied with the outcome of your complaint, you can lodge a dispute with the Australian Financial Complaints Authority (AFCA). They provide a fair and independent, free complaint resolution service:



Website: www.afca.org.au



Email: info@afca.org.au



Phone: **1800 931 678** (free call)



Postal address: GPO Box 3, Melbourne, VIC, 3001

