

# Resolving Your Complaint

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## Please help us to deliver better service to you

We like to hear from you if we have made a mistake, or if our service or one of our products does not meet your expectations. We rely on your feedback to consider the steps we can take to improve our service and products.

## What to do if you have a complaint

If you have a complaint, the first thing you should do is talk to a member of staff at your branch. Our aim is to resolve your complaint when you first contact us, wherever possible.

If you would like to make a formal complaint, our staff can obtain all the details from you and confirm with you that we clearly understand your complaint.

Alternatively, you may prefer to provide your feedback to us:

- Telephone – by contacting 1300 660 550
- Website – [www.delphibank.com.au/support/contact-us](http://www.delphibank.com.au/support/contact-us)
- Post/Letter – write to Complaints Officer, P.O. Box 309 Collins St, West Melbourne, Vic, 8007
- Email – [service@delphibank.com.au](mailto:service@delphibank.com.au)

Our dedicated staff are here to listen to you and represent your voice.

Our staff will seek to understand your expectations and needs by engaging with you. Their learnings from your experience will be used to enhance the way we do business in the future.

The Bank will also take the following steps:

- Let you know who is handling the complaint;
- Keep you informed about what is happening;
- Aim to resolve your complaint within 21 working days; and
- Advise you in writing of the outcome and the reasons for the decision.

If we are not able to resolve your complaint within 21 working days, we will keep you informed of our progress and how long we expect that it will take to resolve your complaint.

## What to do if you are not satisfied with the outcome of your complaint

If you are not satisfied with the outcome provided by the Bank, you also have the option of referring the matter to the Customer Advocate who will impartially assess your complaint, keep you informed of the progress and provide you with a response.

The Customer Advocate can be contacted by:

- Telephone – 1300 139 572 (+61 3 5485 7919) between 8:30am and 5:00pm Victorian time, weekdays
- Email – [customeradvocate@bendigoadelaide.com.au](mailto:customeradvocate@bendigoadelaide.com.au)
- Post/Letter – write to Customer Advocate, P.O. Box 480, Bendigo, Vic, 3552

Alternatively (or following consideration by the Customer Advocate) you may refer your complaint directly to the relevant External Dispute Resolution (EDR) scheme.

Australian Financial Complaints Authority

GPO Box 3  
Melbourne Vic 3001  
**Telephone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Website:** [www.afca.org.au](http://www.afca.org.au)

For Privacy queries, you may contact:  
Office of the Australian Information Commissioner  
**Telephone:** 1300 363 992  
**Email:** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
**Website:** [www.oaic.gov.au](http://www.oaic.gov.au)

## Free of Charge

The handling of customer complaints by the Bank is provided free of charge to our customers.

