

Your Feedback

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ's colour blue is a trade mark of ANZ. 88307 03.2015 W428154

We value your feedback - compliments, suggestions and complaints.

We Value Your Feedback

Our commitment to ensuring our products and services meet your expectations, means we value your feedback regarding how we are performing.

If you would like to compliment one of our staff or have a suggestion on how we can improve, we want to know. If we make a mistake, or our service doesn't meet your expectations, we also want to know.

Points to remember when raising a complaint

We understand the frustration our customers feel when something goes wrong.

We will look to you to provide all relevant information, including identifying the issue and the solution you are seeking. In turn, we will do our best to resolve your issue professionally, efficiently and fairly and keep you informed of our progress.

Respect and cooperation is expected from customers and by ANZ consultants across all interactions during the complaint resolution process.

Privacy Statement

ANZ may collect personal information to attempt to resolve your complaint. By submitting this complaint, you acknowledge that ANZ may disclose your information to third parties for the purpose of attempting to resolve your complaint or where it is required or allowed by law. You may request access to all your personal information at any ANZ branch.

Steps to Provide Feedback

Step 1 Customer Service area:

Our customer service team is your first point of contact for raising complaints or providing feedback. Talk to our staff at your local ANZ Branch, Business Centre or our Call Centre and they will do their best to help resolve any issue you may have.

Phone: 13 13 14

In person: Use [Locate Us on anz.com](#) to find your nearest Branch or Business Centre

Step 2 Complaint Resolution Centre:

If you are not satisfied with the response to your complaint or feedback, you can contact our Complaint Resolution Centre. Our specialists will work closely with you to resolve any complaint you may have quickly and amicably. If you have a compliment or suggestion, they will ensure your feedback is shared with the relevant team.

Phone: 1800 805 154 (8am - 7pm AEST/AEDT weekdays excluding national public holidays)

Email: yourfeedback@anz.com

Mail: ANZ Complaint Resolution Centre
Locked Bag 4050, South Melbourne VIC 3205

Online:

- Visit anz.com
- Select "Complaints and compliments" under "Find out about"
- Select "Lodge an online compliment, suggestion or complaint"

Connect with us:

 [www.facebook.com/ANZ Australia](https://www.facebook.com/ANZ_Australia)

 twitter.com/ANZ_AU

Step 3 ANZ's Customer Advocate:

If you are not satisfied with the resolution offered by our Complaint Resolution Centre, you can have your complaint reviewed by ANZ's Customer Advocate who provides a free and impartial review to reach an outcome that is fair to you and to ANZ.

Phone: +61 3 8654 1000

Email: customeradvocate@anz.com

Mail: ANZ Customer Advocate Level 6/ 833 Collins St,
Docklands VIC 3008

Alternatively if your matter remains unresolved, one of the following external dispute resolution schemes may assist in resolving your complaint:

Financial Services Dispute Resolution Scheme

If you are not satisfied with the **outcome** of your complaint, you can contact the Financial Ombudsman Service (FOS). There are time limits for lodging a dispute with FOS. In most cases, you have two years to lodge a dispute with FOS from the date of our final response.

Please note that before the Financial Ombudsman can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

Financial Ombudsman Service LTD (FOS)

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1300 780 808

Fax: +61 3 9613 6399

Email: info@fos.org.au

Internet: fos.org.au

Mortgage brokers, originators and providers

Phone: 1800 138 422 or +61 2 9273 8400

Fax: +61 2 9273 8440

Mail: Credit and Investments Ombudsman (CIO).
PO Box A252, Sydney South NSW 1235

Email: info@cosl.com.au **Internet:** www.cosl.com.au

Superannuation, deferred annuities, retirement savings accounts (RSAs)

Phone: 1300 884 114

Fax: +61 3 8635 5588

Mail: Superannuation Complaints Tribunal Locked Bag 3060, GPO Melbourne VIC 3001

Email: info@sct.gov.au

Internet: sct.gov.au

Australian Securities and Investments Commission

The Australian Securities and Investments Commission's (ASIC) website contains information on complaining about companies and people and describes the types of complaints handled by ASIC. To obtain further information contact the ASIC Info line:

Phone: 1300 300 630

Fax: +61 3 5177 3749

Email: infoline@asic.gov.au

Internet: asic.gov.au