



Bank of Sydney

# Complaints Policy

Effective as of 06/2019

## Making a Complaint

At Bank of Sydney, we always strive to provide our customers with the best products and services, but we also recognise that sometimes things can go wrong. We encourage you to inform us about any instances where we may have fallen short. This will allow us to work with you to resolve the issue and ensure a better customer experience for the future.

## What's the process?

To help us help you, please:

- Gather all documents and supporting information about the incident; and
- Contact your local branch or your account manager directly and explain the problem. Our staff take all complaints very seriously and will review the incident in a timely manner.

If your complaint is not resolved at the initial point of contact, you can consider lodging a complaint through our internal dispute resolution procedure.

There are two steps in Bank of Sydney's complaints process.

### 1. Lodge your complaint

If you wish to lodge a complaint or dispute, you can do so through various channels:

**Phone:** 13 95 00

**Online:** [www.banksyd.com.au/compliments-complaints](http://www.banksyd.com.au/compliments-complaints)

**Mail:** Customer Complaints,  
Bank of Sydney Ltd  
GPO Box 4288  
SYDNEY NSW 2001

**In Person:** At your local branch

*If the matter relates to a disputed card transaction, please complete an 'Electronic Transaction Dispute' form, available at any branch or by calling 13 95 00*

### 2. We will contact you

We aim to resolve every incident as quickly as possible. However, more complex matters will take a longer period to resolve.

If we have not resolved your complaint on the spot, we will provide you with an acknowledgement of your complaint within 5 business days.

Within 21 days of receiving your complaint or dispute we will:

- Conduct an investigation and inform you of the outcome; or
- Request more time to complete our investigation.

Unless there are exceptional circumstances, we will complete our investigation within 45 days of receipt of the complaint or dispute. In the event we are unable to resolve the matter within 45 days we will:

- Contact you to explain the reasons for the delay;
- Provide you with a date when you can reasonably expect to hear the outcome of our investigation;
- Give you monthly updates; and
- Provide you with the name and contact details of our external dispute resolution providers.

Note: Bank of Sydney is not obligated to keep you informed and updated if you do not respond to our requests for additional information.

## Privacy Complaints

If you have a complaint about our treatment of your 'personal information', or if you would like to access or correct your 'personal information', please contact our Privacy Officer via:

**Email:** Compliance@banksyd.com.au

**Phone:** 13 95 00

We will respond to you promptly and respond within the time frames within this brochure. If you are still not satisfied following our response to you, you can contact:

- The Australian Financial Complaints Authority (AFCA) (see <http://www.afca.org.au>, call 1800 931 678 or email [info@afca.org.au](mailto:info@afca.org.au)); or
- The Australian Privacy Commissioner (see <http://www.oaic.gov.au/about-us/contact-us-page> or call 1300 363 992).

## Customer Advocate

If you are unhappy with the way we have handled your complaint, you can request an independent review from our Customer Advocate.

You can contact our Customer Advocate by:

**Email:** customeradvocate@banksyd.com.au  
**Phone:** 13 95 00  
**Mail:** Attn: Customer Advocate,  
Bank of Sydney  
GPO Box 4288  
Sydney NSW 2001

## External complaints resolution

If you are not happy with the outcome of our internal dispute resolution procedure, you can lodge a further complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services external dispute resolution scheme that is available to our customers free of charge.

Please note that specific monetary limits apply and certain types of complaints can be investigated by AFCA.

For further details regarding complaints that can be considered by AFCA please refer to the AFCA website.

You can communicate with AFCA through the following channels.

**Website:** www.afca.org.au  
**Email:** info@afca.org.au  
**Phone:** 1800 931 678 (free call)  
**Mail:** Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time restrictions may apply to complaints you lodge with AFCA. In order to have your matter resolved in a timely manner, you should engage their services promptly or consult the AFCA website to find out if there are any time restrictions relevant to your circumstances.

## Banking Code of Practice

Bank of Sydney subscribes to the Australian Banking Association's Banking Code of Practice. The Code dictates the way we interact with our customers including the way we handle complaints. If you would like more information regarding this Code, please visit our website at [www.banksyd.com.au/customer-support-hub](http://www.banksyd.com.au/customer-support-hub).

## Contact us

13 95 00 / banksyd.com.au / info@banksyd.com.au

Bank of Sydney Ltd / ABN 44 093 488 629  
AFSL & Australian Credit Licence Number 243 444