

How to use this guide



ANZ wrote this guide.

When you see the word 'we', it means ANZ.



We wrote this guide in an easy to read way.

We use pictures to explain some ideas.

Bold

Not bold

We have written some words in **bold**.

This means the letters are thicker and darker.



We explain what these words mean.

There is a list of these words on page 21.



This Easy Read guide is a summary of another guide.

This means it only includes the most important ideas.



You can find the other guide on our website at

www.anz.com.au/support/contact-us/compliments-suggestions-complaints/



You can ask for help to read this guide.

A friend, family member or support person may be able to help you.

What's in this guide?

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About this guide

We always try to do our best.



But sometimes we get things wrong.



We want you to tell us if you have a bad experience with us.



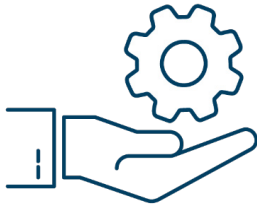
You can do this by making a **complaint**.



When you make a complaint, you tell someone that something:

- has gone wrong
- isn't working well.

You might make a complaint about:



- our products or services



- our staff members



- not being happy with how we managed your complaint.

This guide talks about:



- how to make a complaint

- what we will do.

This guide also talks about:



- support you can get to make a complaint



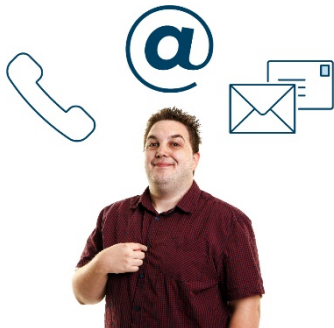
- what to do if you aren't happy with how we manage your complaint.

How do you make a complaint?

You must tell us:



- your name



- your contact information



- what your complaint is about



- how you want your complaint fixed.



You can use our online complaint form.



You can find the form on our website at

www.anz.com.au/complaint



You can make your complaint in writing.



You can send your complaint to:

ANZ Complaint Resolution Team

Locked Bag 4050

South Melbourne

VIC 3205



You can call us to make your complaint over the phone.



13 13 14



If you are calling from outside Australia, you can call **+613 9683 9999**.



You can also call our Complaint Resolution Team.

1800 805 154



If you are deaf or have a hearing or speech impairment, you can call the National Relay Service.

133 677



You can make a complaint in person at your nearest ANZ branch.



If you are an ANZ Plus customer, you can use your ANZ Plus app to make a complaint.



Sign in to your ANZ Plus app.



Go to 'support'.

What we will do

We will show you respect when we communicate with you.



We will listen to you.

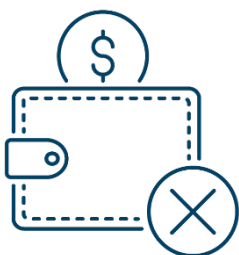
We will use words that are:



- clear
- easy to understand.



We will give you information about how we manage complaints.



It won't cost you any money to make a complaint.



We will tell you how we will manage your complaint.



We will work with you to fix your complaint.

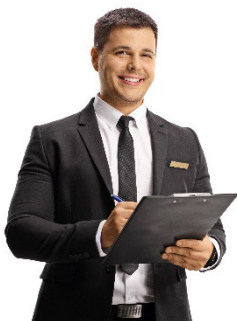


We will look carefully at the information you give us.



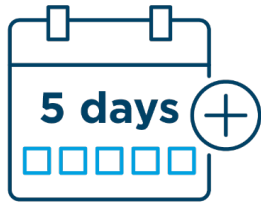
If we can't fix your complaint, we will tell you:

- why
- what information helped us make our decision.



We might write to you about how we managed your complaint.

We will do this if:



- it takes more than 5 business days to fix your complaint



- you ask us to



- your complaint is about having a hard time with money.

How long does it take to deal with a complaint?



We will try to deal with your complaint straight away.



If we can't deal with your complaint straight away, we will fix it as soon as we can.



We will contact you about your complaint within 30 days.



If you are having a hard time with money, we will contact you about your complaint within 21 days.

If we need more time to deal with your complaint,
we will:



- explain why



- tell you when we think we'll be finished dealing
with your complaint.

Support to make a complaint



You can ask for support to make your complaint.

You might ask a:



- friend



- family member



- **lawyer** – someone who knows and understands the law



- **financial counsellor.**



A financial counsellor is someone who helps people who have a hard time with money.

They give:



- information



- advice



- **advocacy.**

Advocacy is when someone speaks up for you.



We can also organise an **interpreter** for you.



An interpreter is someone who:

- speaks your language
- helps you understand what someone is saying.



This includes an Auslan interpreter for people who:

- are deaf
- have a hearing impairment.



Please tell us if you need this guide in another language.

What if you're not happy with how we manage your complaint?

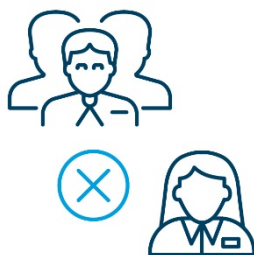


You can contact the Australian Financial Complaints Authority (AFCA).

AFCA:



- is a free service



- doesn't work for us.



AFCA helps people who can't fix their complaint with us.



You can call AFCA on **1800 931 678**.

You can write to AFCA.

You can send your letter to:



Australian Financial Complaints Authority

GPO Box 3

Melbourne

VIC 3001



You can visit AFCA's website.

www.afca.org.au

Word list

This list explains what the **bold** words in this document mean.



Advocacy

Advocacy is when someone speaks up for you.



Complaint

When you make a complaint, you tell someone that something:

- has gone wrong
- isn't working well.



Financial counsellor

A financial counsellor is someone who helps people who have a hard time with money.

Interpreter



An interpreter is someone who:

- speaks your language
- helps you understand what someone is saying.



Lawyer



Someone who knows and understands the law.



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