

What to do if you have a complaint

Banking

Easy English



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**

- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book

- know what this book is about

- find more information.



About this book

SUNCORP BANK 

This book is from the Suncorp Bank.

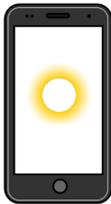


This book is about how to make a **complaint**.



A complaint is when you tell us why you are **not** happy about

- our products



- our services



- our staff

- a decision we made.



We want to give you the best service.

What is a complaint?



A complaint might be about a

- service, staff member or product



- **default notice**

- is a letter sent by the bank if you do **not** repay your loan on time



- **hardship notice**

- is when you ask the bank if you can repay a loan at a later date because you do **not** have enough money.



How to make a complaint

If you have a complaint you can contact us first.

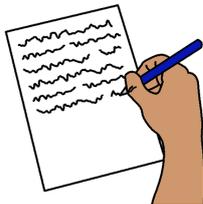


Call 13 11 75



You can fill out the form on our website.

suncorpbank.com.au/help-support/contact-us



You can write us a letter.

Suncorp Bank

PO Box 2432

Brisbane QLD 4001



You can go to a local branch to talk to someone.



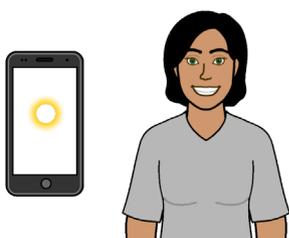
You can find your nearest branch on our website.

suncorpbank.com.au/locate-us

What happens when you make a complaint?



We will tell you what we are doing to fix the problem.



If your complaint is about

- a service or person, we can take up to 30 days to fix the problem



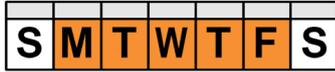
- default notices, we can take up to 21 days to fix the problem



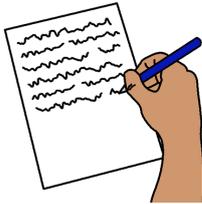
- hardship notices, we can take up to 21 days to fix the problem.



We will try to reply within 1 work day to let you know that we have read your complaint.



We can usually fix a problem within 5 work days.



We will tell you the outcome of your complaint

- in writing

or



- verbally.



You can ask for the outcome to be given to you in writing.

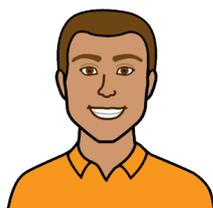
What happens if we need more time to fix the problem?



Sometimes we may need more information from you to help fix the problem.



This may mean we need more time to help you.



We will put you in contact with a **Customer Relations Specialist**.



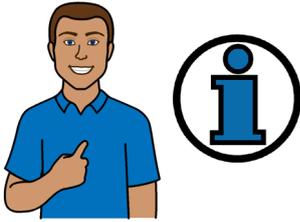
A Customer Relations Specialist is someone who

- will give you updates about your complaint
- is **not** part of the service you are making a complaint about
- will answer any of your questions.



You will have contact with the same person until the problem is fixed.

What we need from you



To help us fix the problem we may ask you for more information.



We may ask you for

- your contact details
 - for example, your name or address



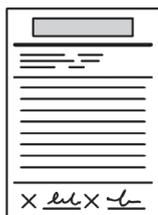
- your bank account details



- complaint details



- a **reference number**
 - is a group of numbers given to you to help us find your details on our system

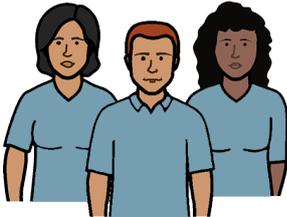


- documents that support your complaint.

If you need help



You may want to speak to someone who is **not** part of the service you are complaining about.



You can contact our customer relations team.

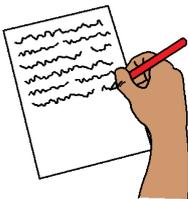


You can call us on 1800 689 762



You can email

bank.customer.relations@suncorpbank.com.au



You can write us a letter.

Suncorp Bank Customer Relations RE058

Reply Paid 2432

Brisbane QLD 4001



If our customer relations team **cannot** fix the problem in 30 days, they will tell you why.

If you need help to make a complaint



Someone you trust can help you make a complaint.

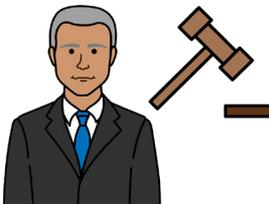


Someone you trust might be

- a friend or family member who is 18 years old or older



- your accountant



- a legal representative
 - for example, a lawyer.



If you do **not** speak English you can contact us through the Language Loop translating service.



Call 13 11 75

Ask for Language Loop.

**National
Relay
Service**

If you are deaf or need help to speak or listen you can use the National Relay Service or NRS.



Voice relay

Call 1300 555 727



Ask for 13 11 75



NRS website

[communications.gov.au/what-we-do/phone/
services-people-disability/accesshub](http://communications.gov.au/what-we-do/phone/services-people-disability/accesshub)



If you are deaf or need help to speak or listen you can also use the Teletypewriter or TTY.



Call 133 677

Ask for 13 11 75

If you are still not happy



If you are **not** happy you can talk to the **Australian Financial Complaints Authority**.

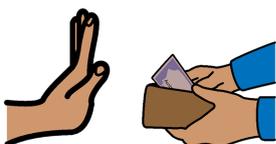


The Australian Financial Complaints Authority

- helps with complaints about financial services



- is **not** part of Suncorp Bank



- is a free service.

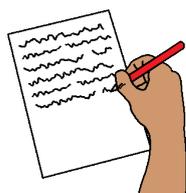


Call 1800 931 678

Email info@afca.org.au



Website afca.org.au



Write a letter

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001



If you are **not** happy you can talk to the **Office of the Australian Information Commissioner.**



The Office of the Australian Information Commissioner help

- review privacy complaints



- give advice about privacy complaints.



You can call 1300 363 992

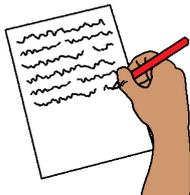


You can email enquiries@oaic.gov.au



You can fill out the form on the website.

www.oaic.gov.au



You can write a letter.

Office of the Australian Information

Commissioner GPO Box 5218

Sydney NSW 2001

More information



For more information contact Suncorp.



Call 13 11 75



Website suncorpbank.com.au



You can fill out the form on our website.

suncorpbank.com.au/help-support/contact-us



You can read about our website accessibility.

suncorpbank.com.au/about-us/legal/accessibility



You can read about how to get more help.

suncorpbank.com.au/help-support/financial-difficulty/additional-resources

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