

# Complaints Policy

Effective as of 04/2022

## Making a Complaint

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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?

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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, you can do so through any of the following channels:

<b>Phone:</b>	13 95 00 (Mon - Fri, 9am - 5pm AEST)
<b>If calling from overseas:</b>	+61 2 8262 9191 (Mon - Fri, 9am - 5pm AEST)
<b>Online:</b>	<a href="http://www.banksyd.com.au/compliments-complaints">www.banksyd.com.au/compliments-complaints</a>
<b>Mail:</b>	Customer Complaints, Bank of Sydney Ltd GPO Box 4288 Sydney NSW 2001
<b>In Person:</b>	At your local branch during branch opening hours

If the matter relates to a disputed card transaction, please complete the 'Cards & BPAY Electronic Transaction Dispute Form', available on our website at: [www.banksyd.com.au/card-bpay-transaction-dispute-form](http://www.banksyd.com.au/card-bpay-transaction-dispute-form)

### 2. We will contact you, investigate and respond to your complaint

We aim to resolve every incident as quickly as possible, preferably on the spot or within a few business days. However, more complex matters will take a longer period to resolve.

If we have not resolved your complaint quickly, we will aim to provide you with an acknowledgement of your complaint within 1 business day of receiving the complaint.

We will conduct an investigation and respond as soon as practicable but within the following prescribed regulatory timeframes:

- Within 30 days of receiving your complaint; or
- Within 21 days for Credit-related complaints involving default notices.

If there are exceptional circumstances and we are unable to resolve your complaint within the above timeframes, 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; and
- Provide you regular updates to keep you informed of progress until the complaint is resolved.

When we have completed our investigation, we will provide you with a written response to your complaint, if you have specifically requested a response in writing; or if our investigation took longer than 5 days; or if your complaint relates to a hardship application.

The written response will include:

- a) the outcome of our investigation of your complaint;
- b) your right to take your complaint to our external dispute resolution provider; and
- c) the name and contact details of our external dispute resolution provider.

## Banking Code of Practice

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Bank of Sydney subscribes to the Australian Banking Association's Banking Code of Practice (BCOP). The Code sets out the way we interact with our customers including the way we handle your complaints. You have rights under the BCOP in your dealings with Bank of Sydney.

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)

## What happens if you want someone else (authorised by you) to lodge a complaint on your behalf?

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If you have nominated a representative to handle your complaint with us on your behalf, they need to be properly authorised by you. We will check that the representative has been authorised by you. After we are satisfied they have been properly authorised by you, we will not contact you directly about the complaint, however we will deal with you direct in the following circumstances:

- When you request us to communicate directly with you;
- If we reasonably believe the representative is not or ceases to be authorised to represent you;
- If we reasonably believe the representative is acting in a deceptive and/or misleading manner with you and/or us;
- If we have reasonable concerns that the representative is not acting in your best interests; or
- If the representative has been excluded by the Australian Financial Complaints Authority (AFCA) from representing complainants in any complaint lodged through AFCA.

## How can you get help if you don't speak English?

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If you need interpreting and translating services to communicate with us, you can get in touch with the Australian Government free Translating and Interpreting Service on 13 14 50 to help you.

## Customer Advocate

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If you are unhappy with the way we have handled your complaint, through our Internal Dispute Resolution (IDR) process, you can request an independent review from our Customer Advocate. You can contact our Customer Advocate by:

**Email:** [customeradvocate@banksyd.com.au](mailto:customeradvocate@banksyd.com.au)  
**Phone:** 13 95 00 (Mon - Fri, 9am - 5pm AEST)  
**Mail:** Customer Advocate  
Bank of Sydney  
GPO Box 4288  
Sydney NSW 2001

Whilst IDR complaints can be reviewed, the Customer Advocate is unable to review complaints that have been decided by the Australian Financial Complaints Authority (AFCA).

## External complaints resolution

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If you are not happy with the outcome of your complaint through our Internal Dispute Resolution (IDR) process, or review by our Customer Advocate, or if we have not responded to your complaint within the prescribed regulatory timeframes, 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.

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

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

Time restrictions may also 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.

## **Complaints about Privacy or Consumer Data Right (CDR)**

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If you have a complaint about our treatment of your 'personal information' or our handling of your Consumer Data Right data, please contact our Privacy Officer via:

**Email:** [Compliance@banksyd.com.au](mailto:Compliance@banksyd.com.au)

**Phone:** 13 95 00 (Mon - Fri, 9am - 5pm AEST)

We will contact you promptly and respond within the time frames outlined above for complaints. If you are still not satisfied following our response to you, you can also 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 <https://www.oaic.gov.au/about-us/contact-us> or call 1300 363 992).

## Contact Us

**Website:** [banksyd.com.au](https://banksyd.com.au)  
**Phone:** **13 95 00**  
(Mon - Fri, 9am - 5pm AEST)  
**Email:** [info@banksyd.com.au](mailto:info@banksyd.com.au)  
**Mail:** Bank of Sydney Ltd  
GPO Box 4288  
Sydney NSW 2001

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