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**Be honest,  
we're listening.**



Complaints or feedback,  
we want to hear from you!

**Heritage Bank**

*People first.*

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## Our complaint management promise

At Heritage Bank, our aim is always to provide you with a great banking experience. But we know that things may not always go to plan. If something does go wrong, we will work with you to make it right.

**In dealing with a complaint, our promise is that we will:**

1. Treat you fairly and with respect.
2. Clearly indicate the timeframe in which you can expect a decision.
3. Prioritise any members experiencing vulnerability or financial hardship.
4. Admit if we've made a mistake and take responsibility for fixing it, not just for you but for any other members that may be impacted.
5. Empower our team to handle complaints with transparency and understanding to achieve fair and timely resolution.

## Your complaint matters

If you're unhappy with your experience, there are a number of ways to let us know:

- Visit your nearest branch and talk to our team
- Call us on 1800 797 799 (free call)
- Email us at [complaints@heritage.com.au](mailto:complaints@heritage.com.au)
- Write to us at Reply Paid 190, Toowoomba QLD 4350
- Go to [heritage.com.au/complaints](https://heritage.com.au/complaints) to submit online
- Complete the form attached.

You can contact us if you have a complaint about People's Choice Credit Union products or services and we will make sure it is handled by the most appropriate team.

If you have a hearing or speech impairment, you can access additional support through the National Relay Service on 1300 555 727. Heritage Bank also offers a free interpreter service for our members.\*

## What we'll need to know:

So that we can fully understand your complaint we will need you to let us know some or all of the following information:

- Your name and contact details.
- Your account details and/or card details.

- Sufficient details of the complaint to allow us to properly assess it.
- Any names or dates you have noted if you have already spoken to someone about this problem.
- How you feel the complaint could be resolved.

## **What happens when you make a complaint?**

- We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away.
- If we can't resolve your complaint within 5 business days, we'll provide you with a written response informing you of the final outcome.
- We aim to resolve all complaints within 21 days, especially if it involves financial hardship, a default notice or notice to postpone enforcement proceedings. However in some cases it may take up to 30 days.
- Your complaint may take a little longer to assess if we need more information or if your complaint is complex.
- In all cases, we'll keep you updated on the progress.
- We may refer your complaint to our Complaints Resolution Team who will work with you to provide an outcome. If this happens, we'll let you know and give you the direct contact details for the team member who will be managing your complaint.

## **The Australian Financial Complaints Authority**

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on:

**Website:** [afca.org.au](https://afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**Mail:** GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

# Complaints & Feedback Form

Membership number

Title

Surname

Given name(s)

Postal address

<input type="text"/>	
<input type="text"/>	
<input type="text"/>	Postcode

Contact telephone

Email address

Signature

Date

Complaint

Feedback (Compliment/Suggestion)

**Please provide details over page**

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Please detach and send to:

**Complaints Resolution Team**

**Reply Paid 190**

**Toowoomba QLD 4350** (no stamp required if posted in Australia)



## Feedback

### Compliments or suggestions

If you don't want to make a complaint but would like to provide us with a compliment, suggestion or observation, we want to hear from you. Your feedback is important to us and helps us improve our products and services.

 Visit your nearest Heritage Bank branch

 Complete the form attached

 Go to [heritage.com.au/contact](https://heritage.com.au/contact) to submit online

 Call 13 14 22

 Connect with us

**Facebook:** [facebook.com/heritage](https://facebook.com/heritage)

**Twitter:** [@heritagebank](https://twitter.com/heritagebank)

**YouTube:** [youtube.com/HeritagePeopleFirst](https://youtube.com/HeritagePeopleFirst)

Heritage Bank will use your information to contact you about your complaint/feedback. For more information about how we handle your personal information, how to access or correct your personal information, or making a privacy complaint, please read our Privacy Policy available in branch or at [heritage.com.au/privacy-policy](https://heritage.com.au/privacy-policy)

Heritage Bank a trading name of Heritage and People's Choice Limited  
ABN 11 087 651 125. AFSL and Australian Credit Licence 244310. Effective 09/25

\*Heritage Bank offers members with limited English access to free interpreter services through NAATI certified translators arranged in branch or over the phone. The translators are engaged by a third party service and Heritage Bank takes no responsibility for the accuracy of translations. Heritage Bank branches may also have multi-lingual team members who are not NAATI certified and who may be able to assist members with general information about access to banking services.

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Talk to us today. **Heritage Bank**  
*People first.*