Be honest, we're listening.

Complaints or Compliments,
we want to hear from you!

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
- Write to us at Reply Paid 190, Toowoomba QLD 4350
- Go to heritage.com.au/complaints to submit online

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

Email: 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, 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.

Compliments

We'd love to hear from you if you've had a great experience with us.

If you know the name of the team member/s that provided a great experience, let us know so that we can pass on your compliment.

- Visit your nearest Heritage Bank branch
- Go to heritage.com.au/contact to submit online
- Call 13 14 22
- Connect with us
  Facebook: facebook.com/heritage
  YouTube: youtube.com/HeritagePeopleFirst

Heritage Bank will use your information to contact you about your complaint/compliment. 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

Heritage Bank a trading name of Heritage and People's Choice Limited
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*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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Heritage Bank
People first.