



**Commonwealth
Bank**

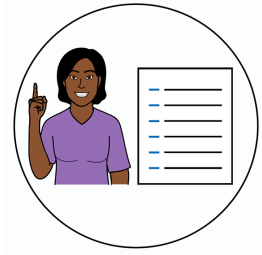


What to do if you have a complaint

Commonwealth Bank



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



Commonwealth
Bank

This book is written by Commonwealth Bank.



This book is about what to do if you have a **complaint**.



A complaint is when you

- are **not** happy about the bank or its people
- and
- tell us the reason why.



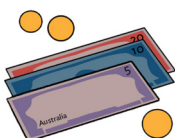
We want to make things right for you.



We want you to trust us.



We want your **financial services** to be easy to use and understand.



Financial services means ways we can help you manage your money.

What to do if you have a complaint



If you have a complaint you can talk to us first.



Any of our staff can help you.



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



You can call us.

13 22 21



You can write to us.

CBA Group Customer Relations

Reply Paid 41

Sydney NSW 2001

You do **not** need to use a stamp.



You can use our online form.

commbank.com.au/retail/complaints-compliments-form

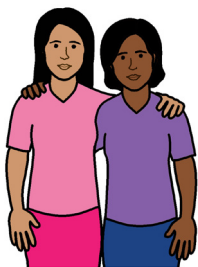


More information about the complaints process is on our website.

commbank.com.au/support/compliments-and-complaints

If you need help to make a complaint

Someone you trust can help you make a complaint.



Someone you trust might be

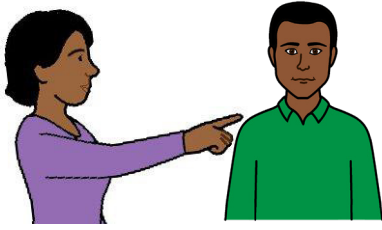
- a friend or family member who is 18 years old or older



- your accountant



- a legal representative.
For example, a lawyer.

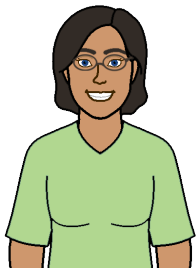


Someone you trust might also be

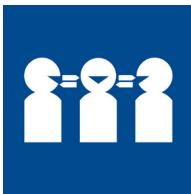
- your **attorney**
 - an attorney is a person you choose to be in charge of your money and legal decisions



- a **financial counsellor**
 - a financial counsellor knows about money and can help you if you have problems with your money



- a special debt management company or **advocate**
 - an advocate can help you say what you want and make decisions.



If you do **not** speak English you can contact us through the Translating and Interpreting Service or TIS.

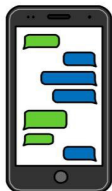


Call 131 450

Ask for 13 22 21



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



SMS relay

Text 0423 677 767



Voice relay

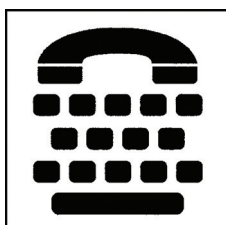
Call 1300 555 727

Ask for 13 22 21



NRS website

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

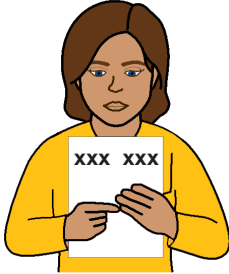


If you are deaf or need help to speak or listen you can also use the Teletypewriter or TTY.

Call 133 677

Ask for 13 22 21

What happens when you make a complaint?



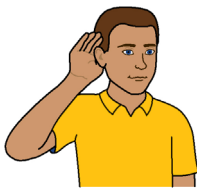
When you make a complaint we will give you

- a reference number for your complaint

and



- the name and contact details of the person who will help you.



We will

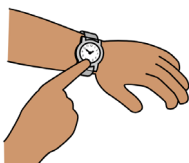
- listen to you



- think about how the problem has affected you



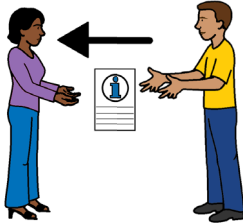
- make things right if we have done something wrong.



We will try to solve the problem quickly.



If we **cannot** solve your problem straight away we may need to get the right team to look into it. For example, Group Customer Relations.



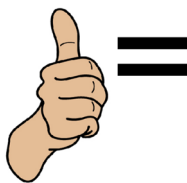
We will tell you what we are doing to solve the problem.



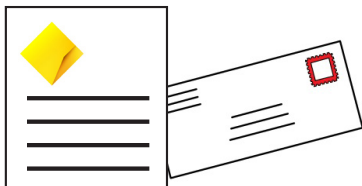
We will give you regular updates about what we are doing to solve the problem.



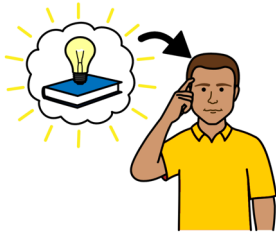
If we **cannot** solve the problem in 30 days we will tell you why.



We will work with you to find a fair outcome.



We will give you a final outcome letter if we take longer than 5 days.



We will make sure we

- learn from our mistake

and

- try to stop the problem happening again.

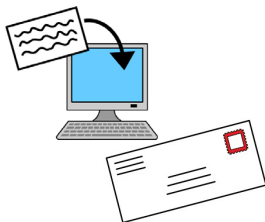


We want you to be happy with our services.

What we need from you



To help us look at the problem we might ask for more information from you.

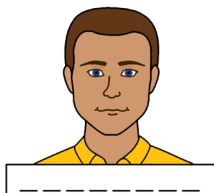


More information might be

- emails or letters about the problem



- details of phone calls about the problem



- who you spoke to about the problem.

If you need more help



If we have tried to solve the problem and you are still **not** happy contact Group Customer Relations.

They are our specialised complaints team.



Call the complaints team.

1800 805 605



Tell the complaints team online.

commbank.com.au/support/compliments-and-complaints

Write to the complaints team.



CBA Group Customer Relations

Reply Paid 41

Sydney NSW 2001

You do **not** need to use a stamp.

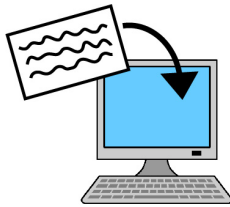


You can talk to our financial assistance team if you have money problems.



Call the financial assistance team.

13 30 95



Email the financial assistance team.

financialassist@cba.com.au



Go to our website for more information.

commbank.com.au/support/financial-difficulty



We do **not** tell anyone your information.

If you are still not happy

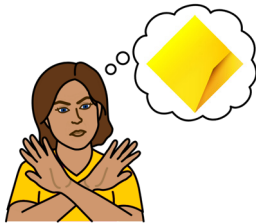


If you are **not** happy with the outcome you can talk to the **Australian Financial Complaints Authority**.

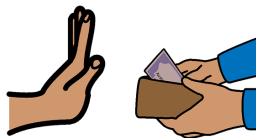


The Australian Financial Complaints Authority

- helps with complaints about financial services



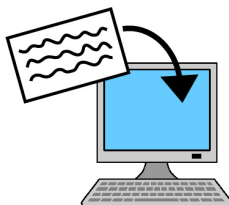
- is **not** part of Commonwealth Bank



- is a free service.



Call 1800 931 678



Email info@afca.org.au



Website afca.org.au

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