



Talk to us. We're listening.

Feedback Form.
Resolving Complaints.



Resolving Complaints

Our dedicated staff are here to listen to you and represent your voice.

There are many ways customers can provide their feedback to our staff:

In person –

by speaking to a member of our staff

Telephone –

by contacting **1300 CSBANK**
(1300 272 265)

Website –

communitysectorbanking.com.au/talk-to-us

Post/letter –

PO Box 585 Corrimal, NSW 2518

Email –

customerservice@csbanking.com.au
or send a secure email by logging into internet banking

Social Media



As part of the Bendigo and Adelaide Bank Group, Community Sector Banking's customers also have access to the Bank's complaints and feedback systems, processes and supports.

Customer Feedback Team

If a customer is not satisfied with the outcome of a complaint, Bendigo Bank's Customer Feedback Team is able to assist. This dedicated team is available to listen to our customers and represent their voice.

The Customer Feedback Team will seek to understand our customers' expectations and needs by engaging with them. What they learn from our customers' experience will be used to enhance the way we do business in the future.

Bendigo Bank's Customer Feedback Team can be contacted by:

Telephone –

on 1300 361 911 (+61 3 5485 7911)
between 8:30am and 5:00pm Victorian time, weekdays

Email –

feedback@bendigoadelaide.com.au

Post/letter –

by completing the customer feedback form or sending a letter to PO Box 480, Bendigo VIC 3552

Customer Advocate

The Customer Advocate's role is to review complaints escalated from our customers when they are not satisfied with the outcome of the Group's Internal Dispute Resolution (IDR) process. The Customer Advocate will impartially assess the complaint, keep the customer informed of the progress and provide the customer with an outcome of the review of their complaint in a timely manner.

The Customer Advocate can be contacted by:

Telephone –

1300 139 572 (+61 3 5485 7919)
between 8:30am and 5:00pm Victorian time, weekdays

Email

customeradvocate@bendigoadelaide.com.au

Post/letter –

write to Customer Advocate,
PO Box 480, Bendigo, VIC 3552

Alternatively (or following consideration by the Customer Advocate) the customer may refer their complaint directly to the relevant External Dispute Resolution (EDR) scheme – read on for details.

Unpack for Good Program

Customers of the Unpack for Good Program have access to Community Sector Banking and Bendigo Bank's complaints and feedback systems, processes and supports. In addition to this, if an Unpack for Good customer is not satisfied with the response provided, they have the option of referring the matter to the Community Sector Banking Unpack for Good Customer Feedback Committee, who will impartially assess the customer's complaint, keep them informed of the progress and provide the customer with a response.

The Community Sector Banking Unpack for Good Customer Feedback Committee can be contacted by:

Email –

UnpackforGoodFeedback@csbanking.com.au

Post/Letter –

write to the Unpack for Good Customer Feedback Committee, PO Box 585, Corrimal, NSW, 2518

Alternately (or following consideration by the Unpack for Good Customer Feedback Committee) the customer may refer their complaint directly to the relevant External Dispute Resolution (EDR) scheme.

The External Dispute Resolution Scheme

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

www.afca.org.au

For privacy queries, you may contact:

Office of the Australian Information Commissioner

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

www.oaic.gov.au

Our handling of your complaint

We have a vision to be the financial institution that strengthens not-for-profits in delivering social change and community wellbeing.

We do this by listening, responding and respecting every customer's choice, needs and objectives. Our staff can assist with your feedback; they will be objective and proactive in responding to our customers in order to achieve fair, reasonable and timely outcomes.

We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process. It gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively. This helps us to strengthen our systems and products or services, which is integral to growing a successful business.

We will ensure that all complaints are fully documented, investigated and resolved as prescribed in the Australian Securities and Investment Commission's (ASIC) Regulatory Guide (RG165).

In order for us to have a balanced view of our customers' experience with us, we also like to hear when we have exceeded your expectations, or when you have a suggestion related to the products or services provided by us.

Customer Feedback Form

We welcome your comments and feedback. Please complete this form and return to:
PO Box 585 Corrimal, NSW 2518

Your details (optional)

Mr/Mrs/Miss/Ms/Other:

Surname: First Name:

Address:

Postcode:

Telephone (daytime): Email:

Product/Service:

Account Number (if applicable):

Your comments (feedback, compliment, complaint):

I do not wish to be contacted about the feedback I have provided.

Please find attached additional documentation. pages attached.

Customer signature: Date:

Protecting your privacy

Community Sector Banking- A franchisee of Bendigo and Adelaide Bank Limited (“we”) is part of the Bendigo and Adelaide Group (“the Group”), including its subsidiaries, related companies, agencies and franchises (including Community Bank (R) branches). We collect your personal information to better understand your feedback and, where relevant, contact you; it may be shared within the Group in order to address your feedback. To request access to your personal information, please contact us on 1300 272 265.

Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416. 1247452 - 1247451 (10/18)