



## Customer feedback guide.

At ME, we're committed to helping all Australians get the most from their banking, with services that are easy to use and understand, backed by quality customer service. And that's why we need to hear from our customers to find out what we're getting right, as well as being informed on what needs improving. Therefore, we've created this guide to help you raise a complaint.

### Step 1 – Get in touch

Let ME know what's going on – we'd love to hear your thoughts and if there's any way we can help.

You can do this via:

- **Phone:** Call our contact centre on **13 15 63**, Monday to Friday 8am–8pm, or Saturday 9am–5pm (AEST), for International queries **+61 3 9708 4001** (available during the hours listed above).
- **Online:** Fill out our complaints, compliments and feedback form at **[mebank.com.au/home/contact-us/customer-feedback-form/](https://mebank.com.au/home/contact-us/customer-feedback-form/)**.
- **Mail:** Send a letter to ME, GPO Box 1345, Melbourne VIC 3001.

For general enquiries, and matters regarding hardship, privacy or business banking, call **13 15 63**.

Alternatively, if you'd like to directly make a complaint, the numbers are listed below:

- **Hardship:** Call our Customer Assist Team on **1300 500 520**.
- **Privacy:** Send an email to **[privacy@mebank.com.au](mailto:privacy@mebank.com.au)**.
- **Business Banking:** Business Banking team on **1300 658 108**.
- **Treasury and Money Markets:** Call on **03 9708 3233**.

#### What if I need additional assistance to make a complaint?

If you have hearing and/or speech impairments, or have difficulty speaking English, the free National Relay Service is a useful tool to help you make a complaint. They can be contacted on:

- **Speak and listen:** Call **1300 555 727**, then ask for **13 15 63**.
- **TTY or voice:** Call **133 677**. Then ask for **13 15 63**.
- **SMS relay:** Text message to **0423 677 767**.

#### If English isn't your first language

If you have limited English, and would prefer to speak to us in another language, call us on 13 15 63 so we can arrange an interpreter to help you. The interpreter services are free of charge.

### Step 2 – What happens next?

Once your complaint has been received by phone, we will try to resolve it on the spot if possible. If we receive your complaint via mail, email or the website, we will acknowledge it within three business days through the same channel you made the complaint. We will advise you of the name and contact details of the person handling your complaint and give you a complaint reference number.

We will respond to your complaint as soon as possible and most of the time we should be able to fix your issue within five business days.

### **What happens if my complaint is not resolved within five business days?**

More complex problems can take longer to investigate and resolve, but our team will keep you updated regularly. If it takes longer than five days to resolve your issue, we will confirm the outcome with you in writing.

We will aim to resolve your complaint within 30 days (or 21 days for default notices, financial hardship or requests to postpone enforcement proceedings). In the unlikely case that we are unable to provide an outcome in this time, we will let you know in writing the reason for the delay. We'll also tell you about your right to take your complaint to the Australian Financial Complaints Authority and we will provide their contact details.

### **Step 3 – What happens if my problem isn't resolved?**

Hopefully we've managed to fix your problem by this point – but, if you're not happy, you can ask for a review by our dedicated Customer Relations team if your complaint has not been previously reviewed by them.

You can ask for this review via:

- **Phone:** Contact the consultant who has assisted with your complaint so far or call **13 15 63** and ask that the matter be referred to Customer Relations.
- **Secure email:** Via our internet banking service, addressing the email to 'Customer Relations'.
- **Mail:** Customer Relations ME Reply Paid 1345 Melbourne VIC 8060.

### **Step 4 – What if you're still not satisfied?**

We're committed to helping our customers, and we do our best to reach a fair outcome in any dispute. But, ultimately, there still may be times when an outcome that we've deemed to be fair could leave a customer dissatisfied. If this happens to you, you still have another option.

#### **Australian Financial Complaints Authority**

You can contact the Australian Financial Complaints Authority, an external organisation that resolves disputes between financial service providers and their customers. The Australian Financial Complaints Authority will likely encourage you to resolve the matter with ME before they investigate your concerns. The service is free of charge for consumers. Their contact details are:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Telephone:** 1800 931 678

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

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

### **Some other questions you may have.**

#### **Is there a cost involved in making a complaint?**

No. Our complaint resolution process is free of charge.

#### **Can someone else make a complaint on my behalf?**

Yes. However, you will need to provide us with a confirmation that you have authorised another person to make the complaint and to negotiate a resolution on your behalf.

**[mebank.com.au](http://mebank.com.au)**

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