

Let us know what you think

A guide to providing feedback because
your experience matters

Contents

Your feedback matters	4
What happens if you want someone to lodge the complaint on your behalf?	5
What can you expect when you make a complaint?	5
We'll work quickly to understand your concerns	5
We'll keep you updated	6
When we get it wrong, we want to put it right	6
If you're still unhappy	7
Other alternatives	7
We want to hear your feedback	7
Your privacy	8
Access and inclusion	8
Accessibility support	8
Customers in need of extra care	9
Financial hardship	9
Domestic and family violence	10
Financial abuse	10

Your feedback matters

At St.George we welcome your feedback and complaints as an opportunity to improve our service, provide feedback to our staff and help us put things right.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

We're here if you need us

If you have feedback or a complaint, below are easy ways to let us know.


Over the phone


Please call us from anywhere in Australia on 13 33 30.


If you are overseas, please call +61 2 9155 7800 (8am–8pm Monday–Saturday AEST).

Online


Using the secure feedback form at <https://eforms.stgeorge.com.au/olfmu/eforms/ConsumerFeedback/#/welcome>

 For further information go to our website and search 'Feedback and Complaints'.

 You can also contact us by using the St.George Mobile Banking App.

 St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001

 If you prefer to tell us in person, go to our website to locate your nearest branch.

 If you're a Business Bank, Institutional Bank, Premium Banking or Private Banking customer, please contact your Relationship Manager or Private Banker in the first instance.

What happens if you want someone to lodge the complaint on your behalf?

There are times where you may want someone such as a financial counsellor, legal representative or family and friends to lodge a complaint on your behalf. Once you have provided appropriate authority for your representative to liaise with us, we'll not contact you directly unless:

- you request us to communicate with you directly,
- we have concerns that your representative is not acting in your best interests, is acting in a deceptive or misleading manner (with you and/or us), or is not authorised to represent you, or
- Australian Financial Complaints Authority (AFCA) has excluded your representative from representing complainants in relation to any complaint lodged with AFCA.

What can you expect when you make a complaint?

Our aim is to resolve your complaint in the moment if we can or within 5 business days. If we are unable to resolve your concern at your first point of contact, we'll let you know and will then refer your complaint to our dedicated Customer Solutions team.

We'll work quickly to understand your concerns

A Customer Manager from our Customer Solutions team will send a complaint acknowledgment to you within one business day and will then work to find a solution for you.

Your Customer Manager will explain our complaints process to you, clarify any additional information we may need, and be your point of contact until your complaint is resolved. Your complaint will be reviewed in a fair and objective manner, in line with our FAIRGO principles.

 stgeorge.com.au/fairgo

We'll keep you updated

During the assessment and investigation of your complaint, your Customer Manager will solve your complaint with care, find a solution as quickly as possible, and help to prevent similar issues from occurring again. We'll provide you with regular progress updates and if some further information is needed, we'll always let you know.

There are many things that can affect complaint response times, but we'll strive to meet or outperform the maximum complaint resolution timeframes that are set by law.

When we get it wrong, we want to put it right

We aim to provide an outcome to your complaint that is fair, transparent, and timely. We'll let you know the outcome of your complaint in writing.

St. George has a Customer Advocate whose role is to advise and guide our complaints team on how best to resolve a complaint and also to listen to customers and recommend changes to policies, procedures and processes. Visit the '[Feedback and complaints](#)' section of our website and complete our [secure feedback form](#).

If you're still unhappy

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (**AFCA**).

Australian Financial Complaints Authority.

AFCA is not part of St.George. AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Other alternatives

Other options may be available to you. You may wish to get legal advice from your community legal centre such as Legal Aid.

You can also contact ASIC, a regulator, for information on 1300 300 630 or through ASIC's website at www.asic.gov.au

We want to hear your feedback

We may follow up with you to check you're satisfied with how we managed your complaint. This may be done through an external research agency who will adhere to our St.George Privacy Policy.

Your privacy

We'll protect the privacy and security of your information and adhere to the St.George Privacy Policy, available on our website. Respecting and protecting our customers' privacy is a key part of our commitment with you. Go to our website and search 'privacy'.

Access and inclusion

St.George takes seriously its commitment to making information, products and services accessible for all St.George customers, including those with disability or for whom English is not their first language.

For information on all our accessibility options, go to our website and search 'access and inclusion'.

Accessibility support

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS).

To use the NRS, you can register here:

www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service

TTY users, phone 133 677 then request 13 33 30.

Voice Relay users, phone 1300 555 727 then ask for 13 33 30.

NRS Chat users, connect to the NRS then ask for 13 33 30.

For any other assistance with accessing our service, such as accessing information on this brochure, please contact us and we'll be happy to help.

We also have a range of resources on our complaints process available for customers with accessibility requirements and those that speak English as a second language. To access these resources, go to our website and search 'feedback and complaints'.

If you don't feel comfortable communicating with us in English, please call us to arrange for an interpreter.

Customers in need of extra care


We provide additional support for people in vulnerable circumstances such as family violence, financial abuse or people living with dementia. We can also help people facing financial hardship in a number of ways. Go to our website and search 'Extra Care'.

Financial hardship

Are you experiencing financial difficulty and worried you can't pay? Let us help you get back on top of things.

 stgeorge.com.au

 Search 'Financial Hardship'

 St. George Assist:
1800 629 795 (In Australia)
+61 2 9155 5721 (Outside of Australia)
Monday-Friday 8.00am-8.00pm (AEST)
Saturday 9.00am-5.00pm (AEST)

Domestic and family violence

Domestic and family violence can happen to anyone and cause you to live in fear. You may need help in protecting or strengthening your financial independence, managing your finances safely if and when you leave, or rebuilding for a secure long-term future.

 Priority Assist: 1800 080 470

Financial abuse


Financial abuse can happen to anyone. People can be particularly vulnerable to financial abuse when they are dependent on family members and other people for their day-to-day care or social contact.

 Priority Assist: 1800 080 470

Call 000 if you are in immediate danger.

To access 24/7 counselling and support, call 1800RESPECT on 1800 737 732 or visit [1800respect.org.au](https://www.1800respect.org.au)

To speak with a specialist team at St. George who can help you manage your finances during difficult circumstances call:

 Priority Assist: 1800 080 470 or

 [stgeorge.com.au](https://www.stgeorge.com.au)

 Search 'Domestic and Family Violence Policy'



© 2021 St. George Bank – A Division of Westpac Banking Corporation
ABN 33 007 457 141 AFSL and Australian credit licence 233714.
WBC75006L 0921