

CIRCLE Alliance Bank - Talk to us we're listening brochure

Our handling of your complaint

At CIRCLE Alliance Bank, we promote the social, environmental and economic wellbeing of our stakeholders (members, staff, associated companies, local communities).

We also listen, respond and respect every member's choice, needs and objectives. Our staff can assist with the feedback; they will be objective and proactive in responding to our members in order to achieve fair, reasonable and timely outcomes.

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

Resolving complaints

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

They will seek to understand your expectations and needs by engaging with you. Their learnings from your experience will be used to enhance the way we do business in the future.

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

- In person - by speaking to a member of our staff
- Telephone – by contacting 1300 553 582
- Email – info@circle.com.au
- Post/Letter – P.O. Box 135, Deer Park, Vic, 3023

Customer Advocate

If the member is not satisfied with the response provided, they have the option of referring the matter to the Customer Advocate. The Customer Advocate's role is to review complaints escalated from our members 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 member informed of the progress and provide the member 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, P.O. Box 480, Bendigo, Vic, 3552

Alternatively (or following consideration by the Customer Advocate) the member may refer their complaint directly to the relevant External Dispute Resolution (EDR) scheme.

Financial Ombudsman Service Australia
GPO Box 3
Melbourne Vic 3001
Phone: 1800 FOS AUS (1800 367 287)
Fax: 03 9613 6399
Email: info@fos.org.au
www.fos.org.au

** The **Group** includes the Alliance Bank® model which is a joint initiative between Bendigo and Adelaide Bank and the Alliance Partners.*

Customer Feedback Form

We welcome your comments and feedback. Please complete this form and return to:

P.O. Box 135, Deer Park, Vic, 3023

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.

Member signature: _____ Date : _____

Protecting your privacy

CIRCLE Mutual Limited ACN 087 650 968 (CIRCLE) is an agent of Bendigo and Adelaide Bank Limited ("we") ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of CIRCLE Alliance Bank branded products and services. CIRCLE Alliance Bank is part of the Bendigo and Adelaide Bank Group ("the Group"), including its subsidiaries, related companies, agencies and franchises (including Community Bank® 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 553 582.