

Our Complaint Management Promise

**People's
Choice**

Banking for life

At People's Choice, our aim is always to provide you with a great banking experience. But we know that things may not always go to plan. If something does go wrong, we will work with you to make it right.

In dealing with a complaint, our promise is that we will:

1. Treat you fairly and with respect.
2. Clearly indicate the timeframe in which you can expect an outcome.
3. Prioritise any members experiencing vulnerability or financial hardship.
4. Admit if we've made a mistake and take responsibility for fixing it, not just for you but for any other members that may be impacted.
5. Empower our team to handle complaints with transparency and understanding to achieve fair and timely resolution.

Your complaint matters

If you're unhappy with your experience, there are a number of ways to let us know:

- Visit your nearest branch and talk to our team.
- Call us on 1800 961 687 (free call).
- Email us at complaints@peopleschoice.com.au
- Write to us at GPO Box 1942, Adelaide SA 5001.
- Go to <https://www.peopleschoice.com.au/help-and-support/feedback-and-complaints> to submit online.
- Complete the form attached.
- You can contact us if you have a complaint about Heritage Bank products or services and we will make sure it is handled by the most appropriate team.

If you have a hearing or speech impairment, you can access additional support through the National Relay Service on 1300 555 727.

What we'll need to know

So that we can fully understand your complaint we will need you to let us know some or all of the following information:

- Your name and contact details.
- Your account details and/or card details.
- Sufficient details of the complaint to allow us to properly assess it.
- Any names or dates you have noted if you have already spoken to someone about this problem.
- How you feel the complaint could be resolved.

What happens when you make a complaint?

- We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away.
- If we can't resolve your complaint within 5 business days, we'll provide you with a written response informing you of the final outcome.
- We aim to resolve all complaints within 21 days, especially if it involves financial hardship, a default notice or notice to postpone enforcement proceedings. However, in some cases it may take up to 30 days.

- Your complaint may take a little longer to assess if we need more information or if your complaint is complex.
- In all cases, we'll keep you updated on the progress.
- We may refer your complaint to our Complaints Resolution Team who will work with you to provide an outcome.
- If this happens, we'll let you know and give you the direct contact details for the team member who will be managing your complaint.

The Australian Financial Complaints Authority

If you are not satisfied with your outcome, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on:

Website 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

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Feedback

Compliments or suggestions

If you don't want to make a complaint but would like to provide a compliment, suggestion or observation, we want to hear from you. Your feedback is important to us and helps us improve our products and services.

- Visit your nearest branch
- Complete the form attached
- Go to www.peopleschoice.com.au/help-and-support/feedback-and-complaints
- Call 13 11 82
- Connect with us
- facebook.com/PeoplesChoiceAU
- Instagram: @peopleschoiceau
- Twitter: @peopleschoiceAU
- Youtube: youtube.com/user/PeoplesChoiceCU

Complaints and feedback

Date:

First name:

Surname:

Preferred contact number
(including area code):

Email address:

Postal Address:

Are you a member (optional)?

Yes My member number is:

No I am not a member

What is the nature of your enquiry (please tick relevant box)?

Complaint Feedback

Enquiry details

People's Choice will use your information to contact you about your complaint/feedback. For more information about how we handle your personal information, how to access or correct your personal information, or making a privacy complaint, please read our Privacy Policy available at peopleschoice.com.au/privacy.