



Your concern is
our concern

Complaint resolution

Complaints involving BT Products and services

While some of the complaints processes are similar for products issued by BT Financial Group, contact details for your complaint will vary for Superannuation, Wrap, Margin Lending and Managed Funds.

For complaints about an insurance or a funds management product or service we have different contact details:

Customer Service Contact information

SuperWrap Customer Relations:

1300 657 010

From 8.00am to 6.30pm Monday to Friday (EST).

Westpac Insurance Customer Relations:

131 817 (Option 2)

From 8.00am to 6.30pm Monday to Friday (EST).

Managed Funds, Superannuation and General Investments:

132 135

From 8.00am to 6.30pm Monday to Friday (EST).

General Insurance:

1300 650 255

From 8.00am to 6.30pm Monday to Friday (EST).

For BT Products and services you can either call your Customer Services Representative listed above, or your complaint can be made in the following ways:

Address: The Complaints Officer

BT Financial Group

GPO Box 2675

Sydney NSW 2001

Phone: 132 135

Fax: 02 9274 5865

E-mail: customer.relations@btfinancialgroup.com

Please be aware that complaints with regard to SuperWrap need to be made in writing.

What happens next?

Where possible, we will resolve your complaint on the spot. And if we need some additional time to get back to you, we will let you know.

In the unlikely event we can not resolve your concern at your first point of contact; we will then refer the complaint to our dedicated Customer Relations team. Or, if you are not satisfied with the resolution being offered, you can contact Customer Relations directly.

For contact details relating to complaints for Superannuation, Managed Funds and Insurance please refer to the BT section

What we will do when we receive your complaint:

We will acknowledge the complaint. This may be done in person or by phone, post or email, as soon as we can after receipt of your complaint. We will tell you the name and contact details of the person handling your complaint.

How long it may take to resolve your complaint:

We aim to resolve complaints as quickly as possible. For most banking complaints, the complaint should be resolved within five business days.

Some complaints take longer to resolve. Complaints about Financial Planners, Insurance and Funds Management products and services fall into this category. Complaint resolution can take up to 30 days for Superannuation, Wrap, Margin Lending and Managed Funds and up to 45 days for Financial Planner and Insurance complaints.

We will let you know why it is taking longer, what is happening and a date by which you can reasonably expect a response.

How we assess a complaint:

We aim to find a fair solution to your complaint using all relevant information and common sense. In making a decision we always consider the following:

- The law;
- Industry codes and guidelines;
- Good banking or financial planning practice;
- What is fair; and
- What is the commercially sensible thing to do.

Do you need additional assistance to make your complaint?

If you are hearing impaired, we can use the National Relay Service to relay your conversation.

If English is not your first language and you do not feel comfortable using English to do business with us, we may be able to offer you the services of one of our multilingual employees. You can call Telephone Banking on 132 032 (at the cost of a local call) and speak to a Banking Representative for Westpac Products and Services only (excludes BT).

Alternatively, for Westpac Products and Services only (excludes BT) you can call 131 450 from anywhere in Australia, 24 hours a day, 7 days a week to arrange to speak to a translator who can be provided by the Department of Immigration and Multicultural and Indigenous Affairs.

There is a fee for this government service. Refer to the Translating and Interpreting Service (TIS) website: http://www.immi.gov.au/living-in-australia/help-with-english/help_with_translating/index.htm

What if I'm still not satisfied?

If you feel we have not fairly resolved your problem there are several industry bodies who can help.

For unresolved complaints about general banking, general insurance, investments, life insurance and superannuation, funds management, financial advice, stock broking, investment advice and sales of financial or investment products, contact:

Financial Ombudsman Service

Address: GPO Box 3, Melbourne, VIC 3001

Phone: 1300 78 08 08

Fax: 03 9613 6399

E-mail: info@fos.org.au

Website: www.fos.org.au

For unresolved complaints about superannuation funds, annuities and deferred accounts and retirement savings accounts contact:

Superannuation Complaints Tribunal

Address: Locked Bag 3060, GPO, Melbourne, VIC 3001

Phone: 1300 78 08 08

Fax: 03 8635 5588

E-mail: info@sct.gov.au

Website: www.sct.gov.au

If you're not happy, neither are we.

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

If you would like to tell us about your concern about a product or service, the information in this brochure is aimed at making sure you know what to do. We want to hear from you so we can work with you to find a resolution.

Please tell us about your complaint.

If you are in a branch:

You can tell us in person, or you can fill in the attached form. The form can be handed to the branch or posted (Reply Paid 5265, Sydney NSW 2001) or faxed (1300 655 858), whichever you prefer.

If you prefer to raise your complaint over the phone:

Please call us from anywhere in Australia on 1300 130 467.

If you prefer to mail, fax or email your complaint:

Please send the attached form or a letter to:
Westpac Customer Relations at:

Fax: 1300 655 858

E-mail: customerrelations@westpac.com.au

Mail: Reply Paid 5265, Sydney NSW 2001

We pay for the postage if you send us the form attached to this brochure.

You can also raise your complaint via the internet:

Go to www.westpac.com.au, scroll down to 'Contact Us' at the bottom of the page, then click Feedback and complaints'.

Some questions you might have.

Is there a time limit on making complaints?

No there isn't. But in most cases the sooner you inform us of a problem, the easier it will be to resolve. This is especially the case with credit card, EFTPOS and ATM issues.

Do I have to pay anything to make a complaint?

No. Our complaint resolution processes are provided free of charge. Whilst we hope it never comes to this, should you choose to take your complaint to court, you may incur legal costs.

Will the information I provide be kept confidential?

Yes. It is covered by the same confidentiality and privacy rules that protect all of your banking with us.

Can someone else make a complaint on my behalf?

Yes. However, you will need to give us your written confirmation that you have authorised another person to pursue the complaint. This is so we do not breach your privacy when we discuss your complaint with them.

We look forward to you providing us with the opportunity to resolve your complaint.

For more information please visit westpac.com.au or www.BT.com.au

Please tell us about your complaint

This form can be handed to the branch staff, posted or faxed.

Today's date: / /

Your contact details: Mr / Mrs / Ms / Miss / (Other please specify)

First name

Surname

Address

State

Postcode

Contact number during business hours

Customer Number

or BSB and Account Number

What is the problem and when did it occur?

What do you feel is the cause of this problem?

Have you already talked to anyone at Westpac about this problem? Please provide all relevant names.

How would you like us to fix this?

The personal information we collect on this form will be used to acknowledge the feedback you have provided. It may be disclosed to other members of the Westpac Group, and or our service providers, for example a mail house or data processors. If you do not provide your personal information, we may not be able to acknowledge your feedback and respond if necessary. You may request to access to your information, if we have retained it, by telephoning 132 032 or visiting any of our branches.

