



Let us know
what you think.

Feedback and complaints.



At Westpac we welcome your suggestions, compliments and complaints as an opportunity to improve our service, provide feedback to our staff and help us put things right when we have let you down.

Making a suggestion.

If you have any suggestions you feel will enable us to provide you with better products and services, please let us know.

Making a compliment.

There is nothing so encouraging as a well-earned compliment. So if you have received exceptional service from Westpac, please let us know so that we can pass on the compliment.

Making a complaint.

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

Our aim is to resolve your complaint within 5 working days, however, where possible we will resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Solutions team.

Our Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

Your complaint will be reviewed in line with our fair go principles.
See westpac.com.au/fairgo

We're here to help.

If you are a Business Bank, Institutional Bank, Premium Banking or Private Banking customer please contact your Relationship Manager or Private Banker in the first instance. Alternatively, you can contact us using the following contact details.



132 032 (8am–8pm 7 days)



westpac.com.au 'Feedback and Complaints' or 'Contact Us' pages,
or use the Westpac Mobile Banking App



westpaccustomersolutions@westpac.com.au
Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001



Visit us in branch

If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the Westpac Group Customer Advocate (**Customer Advocate**) or the external dispute resolution scheme, the Australian Financial Complaints Authority (**AFCA**). Time limits apply to complain to AFCA. Please refer to AFCA's website set out below for details.

Customer Advocate.

The role of the Customer Advocate is to provide an independent review of the outcome of your complaint. The Customer Advocate operates separately from our day to day business areas and its recommendations are binding on the bank. If you choose to contact the Customer Advocate first, you can still refer your complaint to AFCA if you remain dissatisfied. The Customer Advocate will advise you of the kinds of complaints they can help with.

The Westpac Group Customer Advocate can be contacted by email or mail:



customeradvocate@westpac.com.au
or Customer Advocate, GPO Box 1, Sydney NSW 2000

Please include the following information in your correspondence to the Customer Advocate;

- Your customer number and complaint reference number
- Your preferred contact details
- A brief description of your complaint

Australian Financial Complaints Authority.

The Australian Financial Complaints Authority (**AFCA**) is not part of Westpac. 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 or Legal Aid.

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

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.

Online:



Go to 'Feedback and Complaints' on the Westpac homepage

Financial Hardship.

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

Apply online for support.



westpac.com.au and search 'Financial Hardship'



To speak to someone from our team at Westpac Assist, call:
1800 067 497 (In Australia) +61 8 8177 6184 (Outside of Australia)
Monday–Friday 8.30am–7.30pm,
Saturday 9.30am–6.00pm (Sydney time)

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.

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.



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

Priority Assist:

1800 063 509

Monday-Friday 8.30am-7.30pm,

Saturday 9.30am-4.00pm (Sydney time)

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.

Call 000 if you are in immediate danger.



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

Priority Assist:

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Monday-Friday 8.30am-7.30pm,

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