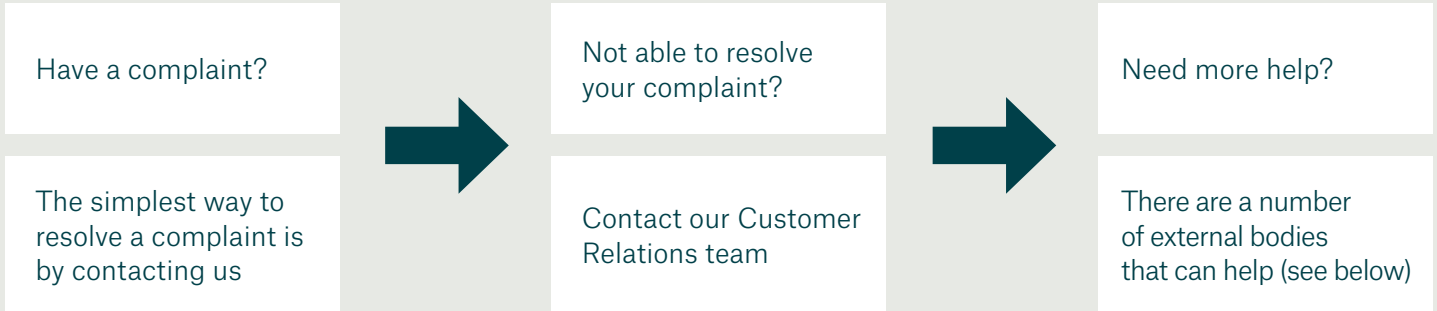


# Complaint Management Process

We value your feedback on any issues concerning how we manage your relationship with us. We are committed to providing you with the best possible experience, however if we didn't meet your expectations in any way, please let us know.



## How to contact us with a complaint

If you experience a problem, are not satisfied with our products or services or a decision we have made, please let us know so that we can help. The simplest way to resolve a complaint is by contacting us:



13 11 55



Online form available on our website



In person: Visit your nearest Branch. Locations can be found on our website. [suncorp.com.au/locate-us.html](http://suncorp.com.au/locate-us.html)

In most circumstances, your complaint will be acknowledged within 1 business day and can usually be resolved within 5 business days.

## Customer Relations Team

If we aren't able to resolve your complaint or you'd prefer not to contact the people who provided your initial service, our Customer Relations Team can assist. Here's how to contact our Customer Relations team:



1800 689 762



[customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)



Suncorp Customer Relations – RE058 Reply Paid 1453, Brisbane QLD 4001

Customer Relations will contact you if they require additional information or if they have reached a decision. When responding to your complaint, you will be informed of the progress and the timeframe for responding to your complaint.

We will provide you with an outcome from when we first received your complaint within the following timeframes:

Complaint Type	Timeframe
Standard complaints	No later than 30 calendar days after receiving your complaint
Superannuation trustee complaints, except for complaints about death benefit	No later than 45 calendar days after receiving your complaint
Complaints about superannuation death benefit distributions	No later than 90 calendar days after receiving your complaint *
Credit-related complaints involving default notices	No later than 21 calendar days after receiving your complaint
Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings	No later than 21 calendar days after receiving your complaint **

\*Timeframe starts after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution referred to in the Corporations Act.

\*\*Exceptions apply if we do not have sufficient information to make a decision or if they reach an agreement with you.

## Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the following external dispute resolution services.

## Contact the Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere. AFCA has the authority to hear certain complaints.

Here is how you can contact AFCA and confirm if they can assist you.



[www.afca.org.au](http://www.afca.org.au)



[info@afca.org.au](mailto:info@afca.org.au)



1800 931 678 (free call)



Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

## The Office of the Australian Information Commissioner (OAIC)

Alternatively, your privacy complaints can be made in writing to:



Office of the Australian Information  
Commissioner - GPO Box 5218, Sydney  
NSW 2001



Phone: 1300 363 992



Fax: 02 9284 9666



[enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)



[www.oaic.gov.au](http://www.oaic.gov.au)  
(online complaint form available)

### [Extra support is available](#)

We want you to be able to make a complaint as easy as possible. If you require further assistance with making a complaint or understanding our complaints process please visit our [Accessibility](#) page for more information. If you are in need of extra support, please visit our [Additional Resources | Financial Difficulty | Suncorp page](#).

### [Translation Services](#)

We know many of our customers prefer to speak to us in a language other than English. If you'd rather speak to us in another language, we can arrange for an interpreter to help you with your complaint, subject to availability.

Suncorp uses the Translating and Interpreting Service (TIS National). It is an interpreting service provided by the Department of Home Affairs for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients. We can connect you to interpreters who speak a wide variety of languages, so simply ask us about the service when you call. You can find more information about TIS National here:

Online: [tisnational.gov.au](http://tisnational.gov.au) and via  
phone: 131 450

### [National Relay Service](#)

A free TTY (text phone) service is available through the National Relay Service (NRS) to our website users who would like to have a Relay Officer assist in their conversation with Suncorp. This service is an Australian Government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment.

TTY/voice calls: Call **133 677** then ask for 13 11 55

Speak & Listen: Call **1300 555 727** then ask for 13 11 55

Internet relay: Connect to [relayservice.com.au](http://relayservice.com.au) for details then ask for 13 11 55

### [Providing better banking for all Australians](#)

Suncorp supports the Banking Code of Practice. The Code sets out the banking industry's key commitments and obligations to customers on standards of practice, disclosure and principles of conduct for their banking services. It applies to personal and small business bank customers.

Learn more about the [Banking Code](#) at The Australian Banking Association website.