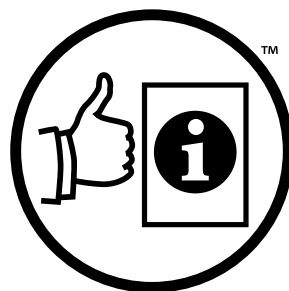




How to tell us about a problem

National Australia Bank



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book
- know what this book is about
- find more information.

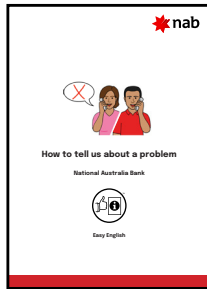


We will write contact information at the end of this book.

About this book



This book is from National Australia Bank or NAB.



This book is about

- how we can help you with your bank problems
- how you can contact us.



Reasons to contact us

If you have a bank problem



A bank problem could be

- your bank card gets lost or stolen



- money on your bank account looks wrong



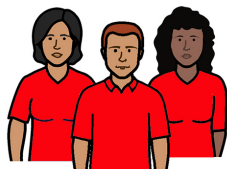
- you have trouble paying your bills



- something else.



If you tell us about a bank problem we will try to fix it.



We have people who can help you with your problems.

– Go to the end of this book to learn more.

If you want to make a complaint



Complaint means

- you are **not** happy about something
- you tell us why
- you want us to reply or fix something.



If you want to give feedback



Feedback is when

- you tell us what you think
- you do **not** need an answer from us.



For example, if you have an idea on what we can do better.

Who can help you to contact us?



You can ask us for an **interpreter** if you need help with English.

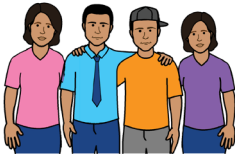


An interpreter is a person who

- speaks your language
- will help you to talk to us.



You can also ask a **representative** to contact us.



A representative could be

- a family member or friend



- a support worker



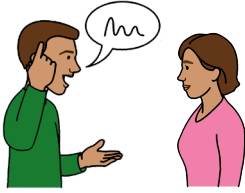
- a **financial counsellor**.

A financial counsellor can help you for free if you have money problems.



Your representative should

- be easy for us to talk to



- tell you all you need to know from us.



We might need more information before we can talk to your representative.



For example, we can only talk to your representative if

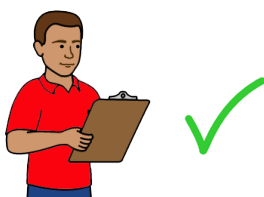
- you tell us it is okay

or

- the representative has **power of attorney.**



Power of attorney is a letter that says a person can manage your money for you.



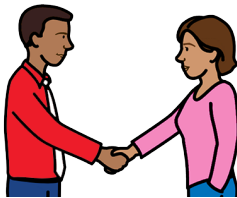
We may check if someone really is your representative.

What we will do for you



We will

- listen to you
- try to fix what you are **not** happy about
- be polite and fair.



What you can do for us



When you contact us you should

- be polite and fair
- tell us what you need.



You can tell us how we can talk with you.
For example, only by email.

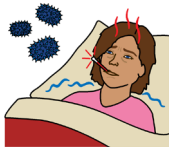


Let us know if you need help fast.



For example, because

- you lost your job



- you are ill



- family violence happens to you



- you want to stop gambling

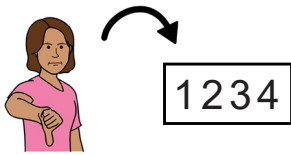


- you have been in a natural disaster.

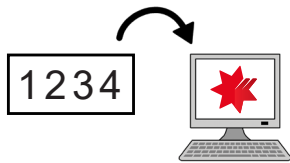


We can help you if we know what is happening to you.

What happens when you make a complaint?



When you make a complaint we will give you a **reference**.



A reference is a number for your complaint in our computers.



You **must** tell us your complaint number every time you contact us.

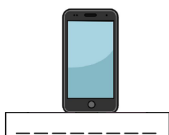


If you contact us by phone, we will ask some questions to make sure it is really you.



We might ask for

- your name



- your phone number



- your date of birth.



We might also ask for

- more information about what has happened



- documents.



Sometimes we can fix your problem right away.



If we need more time, we will ask a **case manager** to help.



A case manager is a specialist in our team.



The case manager will

- contact you



- ask what the problem is

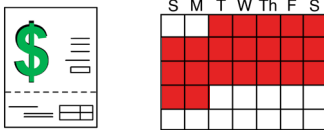


- explain what will happen next.

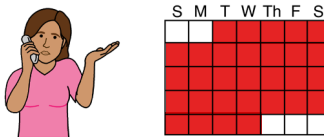
How fast can we fix your complaint?



We will try to fix your complaint as fast as we can.



If you contact us because of a money problem we will do our best to help you **within 21 days**.

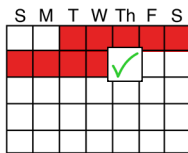


If your complaint is about something else we will try to fix the problem **within 30 days**.



If we **cannot** fix your complaint in this time we will tell you

- why



- how much time we think we need

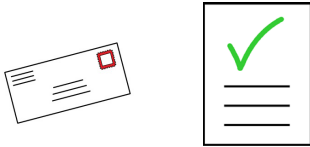


- what you can do if you are **not** happy

What happens at the end?



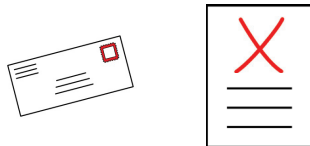
We will send you a letter at the end.



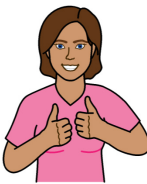
The letter will say

- what we have done to fix your problem

or



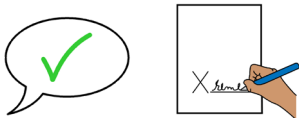
- why we **cannot** fix your problem.



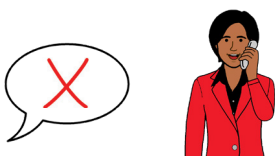
The letter will ask if you are happy about what we have done.



You can say **yes** or **no**.

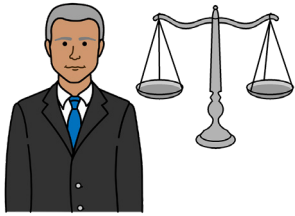


If you say **yes**, you might need to sign a form.



If you say **no**, we will tell you who else can help.

What if you are not happy?

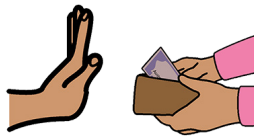


You can tell **AFCA**.

AFCA helps people who are **not** happy about how a bank has managed a complaint.



You can tell AFCA you are **not** happy with us.



The service is free.

Go to the AFCA website to learn more.



afca.org.au/make-a-complaint

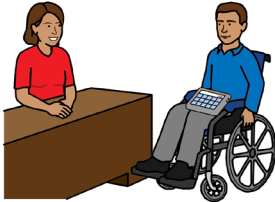


Call 1800 931 678



How to make a complaint

There are many ways to contact us.



Visit us in person

Go to our website to find a NAB bank near you.

nab.com.au/locations



Tell us online

Fill out the form on our website.

nab.com.au/common/forms/complaints-compliments-feedback



Message us

You **must** sign up for NAB internet banking first.

nab.com.au/personal/online-banking/nab-internet-banking

Call us



From Australia

Call 13 22 65



From another country

Call +61 3 8641 9083



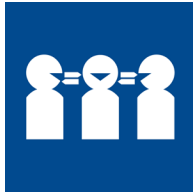
If you are a business customer

Call 13 10 12



If you are an Aboriginal or Torres Strait Islander customer

Call 1800 966 100



If you do not speak English

You can call us and say **I need an interpreter.**

We will get someone to help you.



If you need help to speak or listen

You can use the National Relay Service or NRS to call us.

You must sign up to the NRS to use the service.



Call 1800 555 660



Give the relay officer the NAB number you want to call.



You can find more ways to contact the NRS on their website.

Website accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links

Write us a letter

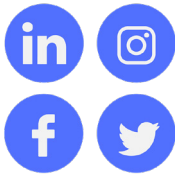


Post your complaint or feedback to

NAB Resolve

Reply Paid 2870

Melbourne VIC 8060



You can contact us on social sites.

For example, on Facebook.



More information

If your bank card is lost or stolen

Contact us fast to get a new card.



Call 1800 033 103



Website

nab.com.au/help-support/customer-assistance-directory/block-lost-stolen-cards



If money on your bank account looks wrong

Go to our website to see how we can help.



nab.com.au/personal/customer-support/transaction-dispute



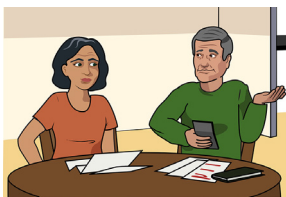
If you have trouble paying your bills

Go to our website to see how we can help.



nab.com.au/help-support/financial-hardship

If you need a financial counsellor



The National Debt Helpline can help you find a financial counsellor for free.



Call 1800 007 007



Website

ndh.org.au/financial-counselling

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