

more  
than  
money



# NAB COMPLAINTS

For our personal and small  
business customers



# TABLE OF CONTENTS

	Page
<b>1. WHAT TO KNOW BEFORE MAKING A COMPLAINT</b>	<b>4</b>
<b>2. LET'S START WITH OUR COMMITMENTS TO YOU</b>	<b>4</b>
<b>3. HOW TO MAKE A COMPLAINT WITH US</b>	<b>5</b>
<b>4. URGENT COMPLAINTS</b>	<b>6</b>
<b>5. HOW WE CAN HELP YOU TO MAKE A COMPLAINT</b>	<b>6</b>
<b>6. HOW WE CAN HELP IF YOU'RE EXPERIENCING CHALLENGING CIRCUMSTANCES</b>	<b>6</b>
<b>7. WHAT HAPPENS WHEN YOU MAKE A COMPLAINT</b>	<b>7</b>
<b>8. HOW LONG WE WILL TAKE TO RESOLVE YOUR COMPLAINT</b>	<b>8</b>
<b>9. MAKING A COMPLAINT WITH AFCA IF WE CAN'T RESOLVE IT</b>	<b>8</b>
<b>10. SOMEONE ELSE IS MAKING A COMPLAINT FOR ME</b>	<b>9</b>
<b>11. WHAT YOU CAN EXPECT OF US</b>	<b>9</b>
<b>12. WHAT WE ASK OF YOU</b>	<b>9</b>
<b>13. HOW WE DEFINE SOME IMPORTANT WORDS</b>	<b>10</b>
<b>14. HELPFUL LINKS</b>	<b>11</b>

## 1. WHAT TO KNOW BEFORE MAKING A COMPLAINT

We'll always do our best to serve you and our communities well. It's what we're here for. However, we understand there'll be times when you're dissatisfied or not happy with us.

It could be our products, services, staff or even how we've handled your Complaint. Whatever it might be, we want you tell us about it – so we can get to the bottom of it, make changes and do better.

### When is it a Complaint?

If you'd like us to respond to a problem that needs fixing, we'll consider this a **Complaint**. We'll get in touch with you and try to resolve it as quickly as we can (hopefully the first time you contact us).

### When is it Feedback?

If you have ideas on how we can do things better, but don't want us to respond or resolve anything, we'll consider this as **Feedback**. We'll review it, record it, and take it on board, but we won't get in touch with you about it.

### What if it's something else?

Here are some of the common things you might also want to contact us about:

- There's a transaction on your account you don't recognise, which you can [dispute here](#).
- You've lost your card, or it's been stolen. In this case, call us on 1800 033 103 or find out how to [get help](#).
- You might be experiencing financial difficulty. If so, find out [what to do here](#)

## 2. LET'S START WITH OUR COMMITMENTS TO YOU

We want to make the Complaints process as easy and accessible as possible for you. To make sure we can, we follow specific rules set out by the Australian Securities and Investments Commission (**ASIC**).

### What to know about the rules

There are rules about how much time we can take to resolve your Complaint. For example, it might be a longer process if your Complaint is considered **Complex** or there are **Circumstances outside of our control**. We'll let you know if this is the case.

You can find these rules in [ASIC Regulatory Guide 271 Internal dispute resolution](#) (RG 271.58) Table 2 summarises the maximum IDR timeframes for all complaints.

### If you want to take things further

If we haven't resolved your Complaint within these rules, or you're not happy with our handling of it, you can take it to the [Australian Financial Complaints Authority \(AFCA\)](#).

There are also rules to do with how we'll manage your Complaint, which are set out in the [Banking Code of Practice](#). You can find out more in section **6. HOW WE CAN HELP IF YOU'RE EXPERIENCING CHALLENGING CIRCUMSTANCES**.

### What if it's urgent?

Sometimes your personal circumstances might make your Complaint Urgent. In this case, we'll try to resolve it as quickly as we can. You can find out more about this in section **4. URGENT COMPLAINTS**.

### 3. HOW TO MAKE A COMPLAINT WITH US

You can either make a Complaint yourself or ask someone to help you do it – such as a friend, family member, support worker or carer. If you're getting help, it's best to make the Complaint online or by mail (find out more in section **10. SOMEONE ELSE IS MAKING A COMPLAINT FOR ME**).

Here are all the ways you can make a complaint yourself.

#### Call us on one of these numbers

- **13 22 65** for personal customers
- **13 10 12** for business customers
- **+61 3 8641 9083** if you're overseas
- **1800 966 100** for Indigenous and Torres Strait Islander customers

If you're a personal customer, call us from 8am to 7pm Monday to Friday, 9am to 6pm on Saturday, and 9am to 6pm on Sunday (AEST/AEDT). If you're a business customer, call us from 8am to 8pm Monday to Friday, or 9am to 6pm on weekends (AEST/AEDT).

When you call us, we can arrange for an interpreter to help you (depending on availability). You can find out more about this in section **5. HOW WE CAN HELP YOU TO MAKE A COMPLAINT**.



#### See us in person

You can call us on 13 22 65 or visit our website for branch locations and opening hours [www.nab.com.au/locations](http://www.nab.com.au/locations), or to make an appointment.



#### Fill out a form online

You can easily fill in our [Complaints, compliments and feedback form](#) through our website or app.

**Important:** If you want a response from us, please select 'make a Complaint'. If you select 'give a compliment' or 'Give feedback', we'll read and consider your compliment or Feedback but won't get back to you about it.



#### NAB internet banking

Chat to us through [NAB internet banking](#) (You'll just need to be registered and logged in).



#### Through social media

If you're contacting us through our official social media channels, such as our Facebook page, we'll first need to get in touch to identify you. Then we'll start working with you on your Complaint.



#### By mail

Pick up a **Complaints, compliments and feedback form** from any NAB branch, and return it in the envelope provided with the form. You can also send your Complaint in a letter to our NAB Resolve team at:

NAB Resolve  
Reply Paid 2870  
Melbourne VIC 8060



#### Chat to your Relationship Banker

If you have one, you can complain to them directly.

## 4. URGENT COMPLAINTS

If your circumstances mean your Complaint is Urgent, please tell us.

For example:

- You're experiencing domestic or family violence
- You have a serious illness
- Your living conditions may get worse if we don't resolve your Complaint quickly.

You can find out more the section **6: HOW WE CAN HELP IF YOU'RE EXPERIENCING CHALLENGING CIRCUMSTANCES**.

## 5. HOW WE CAN HELP YOU TO MAKE A COMPLAINT

Our job is to make this process accessible for everyone. This means we can help you if you:

- Are deaf, hard of hearing or have a speech impairment and use the National Relay Service
- Require interpreting and translating services (find out more about [our services](#) for customers with English as a second language)
- Require assistance from our staff due to disability, mental illness, or a medical condition.

From here, we can make the process easier for you. For example, if you tell us that you'd prefer we only communicate with you in writing, we can do that. To find out more about how we can help, just call us, visit one of our branches or read up on [accessibility and inclusion](#) at NAB.

### Some helpful services

You can also get in touch with these Australian Government services:

- National Relay Service on **13 36 77**
- Translating and Interpreting Service on **13 14 50**

### What if you're experiencing financial difficulty?

You can get in touch with a **Financial Counsellor**, who can represent you with NAB and act on your behalf. The service is free, independent, and confidential, and includes if you need help with debts caused by gambling.

You can visit the [Financial Counselling Australia website](#) for more information. When you speak with a Financial Counsellor, they'll run you through the services they provide.

### Let us know how we can do better

If you've found this process difficult in the past, or you have any feedback for us about how to make our products and services more accessible, please let us know so we can make changes.



Find out more about NAB's [Interpreter services](#)

## 6. HOW WE CAN HELP IF YOU'RE EXPERIENCING CHALLENGING CIRCUMSTANCES

If you're dealing with challenging and stressful circumstances, such as financial hardship, a crisis, unemployment, and/or the risk of domestic and family violence, we're here to help.

When you make your Complaint, please let us know what you're going through, so we can give you the support you need while we get to work.

### Get in touch for more information

Just call us, visit one of our branches or visit [Supporting Customers Experiencing Vulnerability](#).

You can also call our Customer Support Hub for specialist support on 1300 308 175, 8am to 7pm, Monday to Friday (AEST).

## 7. WHAT HAPPENS WHEN YOU MAKE A COMPLAINT?

We'll let you know when we've received your Complaint and give you a Complaint reference.

If you make your Complaint:

- By calling us or in person, we'll record it and give you a reference verbally
- Online, we'll email your reference within one business day of us receiving it
- Through social media, we'll contact you directly and then email your reference within one business day of your Complaint being recorded
- By mail, we'll send your reference by mail within one business day of your Case Manager receiving it. Keep in mind postage can take time, so there might be a delay in getting it.

### **Making sure it's you**

When you first make a Complaint and we speak to you about it, we might need to ask you certain questions just to make sure it's you (and to protect your privacy). We call this **Authentication**.

If someone else is making a Complaint for you, please go to section **10. SOMEONE ELSE IS MAKING A COMPLAINT FOR ME**.

### **Providing us with details**

Once we've Authenticated you, we'll talk to you about your Complaint. We'll ask you what happened and what you'd like us to do about it. At this stage, we might need a bit more information. We might also need copies of documents.

### **We'll try to move quickly**

We'll try to resolve your Complaint the first time you contact us (hopefully within five days).

### **What if we can't resolve it?**

If we can't resolve your Complaint within five days, or you ask for a response in writing, we'll send it to a Case Manager in a specialist team.

Below are the usual steps we follow. However, every Complaint is different – so we might manage yours in a different way. Generally, here's what your Case Manager will do:

#### **1. They'll get in touch**

They'll try to do this in the way you asked us to, for example by phone, but they might have to contact you a different way.

#### **2. They might need more information**

If they do, they'll be sure to let you know why.

#### **3. They'll investigate your Complaint**

This may take some time, as they might need to gather details from other departments. If you don't hear from us during this time, please know we're still working hard on resolving it.

#### **4. They'll give you updates**

Even if they're still looking into things, you'll be in the know.

#### **5. They'll let you know the outcome**

You'll be given a resolution (also called an Internal Dispute Resolution (IDR) Response or IDR Response). You'll receive this in writing, and it will explain what we've done to resolve your Complaint. Or, it will explain why we've rejected it (either partially or fully). It will also tell you how you can contact AFCA to complain if you're unhappy with our resolution.

### **Choosing whether to accept our resolution**

If you're happy with our resolution and accept it, we'll ask you to:

- Confirm this with us, which might be over the phone or in writing
- Possibly sign a document called a Settlement Agreement or Deed. Your Case Manager will let you know if you need to do this.

If you're unhappy with the resolution and don't want to accept it, want to share more information with us, or think we've missed something, please get in touch with us so we can keep helping you.

### **An important note**

Keep in mind that if you accept our resolution, it might mean you can't take your Complaint to AFCA. You can find out more about this in section **9. MAKING A COMPLAINT WITH AFCA IF WE CAN'T RESOLVE IT**.

## 8. HOW LONG WE'LL TAKE TO RESOLVE YOUR COMPLAINT

When you make a Complaint, this is the timeline you can generally expect:

### 1. When we first speak with you or within one business day

We'll let you know we've received your Complaint and give you a reference. This might take a little longer if you got in touch by mail.

### 2. We'll try to resolve it as soon as we can

If we can, we'll start working on a resolution right away.

### 3. We'll pass it on if we can't resolve it within five days

We'll send it along to a specialist team and you'll be assigned a Case Manager.

### 4. We'll then try to resolve it within 30 days

We'll do our best to respond within 30 days, or 21 days depending on what your Complaint is about.

### 5. And if we can't respond within 30 days?

If your Complaint is **Complex** or there are **Circumstances outside of our control**, we might not be able to respond to your complaint within 30 days, or within 21 days depending on what it's about. In this case, we'll write to you to explain why (also called an 'Internal Dispute Resolution (IDR) delay notification'). We'll tell you:

- The reasons for the delay
- Your right to complain to AFCA if you're dissatisfied
- The contact details for AFCA.

## 9. MAKING A COMPLAINT WITH AFCA IF WE CAN'T RESOLVE IT

If you're not satisfied with our response to your Complaint, or if we haven't resolved it within the required timeframe, you can make a complaint to AFCA. Keep in mind there might be a time limit for contacting them, so it's best to get in touch with them quickly or check their website for more info.

You can contact AFCA:

Via the [AFCA website](#)

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

**By phone:** 1800 931 678 (free call)

**In writing:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne, VIC 3001

## 10. SOMEONE ELSE IS MAKING A COMPLAINT FOR ME

You might ask someone to make a Complaint for you. We'll call this person **Your Representative**. Before we speak to them about your Complaint, keep in mind we might need a bit more information and/or documentation.

If they don't have an official document saying they can act for you, for example a Power of Attorney, or 'POA', we generally won't be able to talk to them about your Complaint, unless we've spoken with you first. This is to protect your privacy.

Your Representative could be:

- Someone who has Power of Attorney (POA)
- A trusted friend or family member
- A Financial Counsellor
- A paid representative (someone you're paying to make and/or manage your Complaint for you). It's important to know that our process (and other banks'), is a free service. Paid representatives are generally required to hold an Australian Credit Licence (**ACL**) or be an Australian Credit Representative (**ACR**). **If they don't have an ACL/ACR, we may not be able to deal with them.**

Your Representative needs to:

- Represent you, which means acting for you with your best interests in mind
- Give you all the information you need to make sure you're satisfied with how we resolve your Complaint
- Understand all the details about your situation
- Communicate with us regularly and quickly when we need them to
- Give you regular updates about how we're managing your Complaint
- Let you know of all the options and solutions we suggest to resolve your Complaint – so you can think about them
- Tell us your response to our options and solutions, so we can keep trying to resolve your Complaint.

## 11. WHAT YOU CAN EXPECT OF US

We'll do our best to:

- Get it right first time or fix it
- Make banking as accessible and easy for you as we can
- Be respectful and polite when we talk to you
- Understand what you need from us, and how we can help you
- Speak honestly and be supportive, especially about any concerns that you have with us
- Do what we say we'll do
- Do everything we can to help you

## 12. WHAT WE ASK OF YOU

We ask that you:

- Be polite and cooperate with the person at NAB who is helping you
- Ask us questions and tell us what you think about what has happened or what you need
- Tell us if there's anything you need to make it easier for you to do your banking
- Let us know what you would like us to do, or how you would like us to put things right
- Be honest with us
- Don't threaten, abuse, harass or intimidate our employees or any other NAB customers when you're speaking with us.

## 13. HOW WE DEFINE SOME IMPORTANT WORDS

You might also call it a glossary, definitions, or a list of important words and phrases. Either way, this section can help you make sense of any part of this document that feels a little unfamiliar.

<b>Word</b>	<b>Meaning</b>
<b>Authentication</b>	When you first make a Complaint, and when we speak to you about your Complaint, we might need to ask you certain questions to make sure it's you and to protect your privacy.
<b>Complaint</b>	You're dissatisfied or unhappy with us; our products, services, staff, or handling of your complaint, and would like us to resolve your issue and/or respond to you
<b>Complex Complaints</b>	Complex Complaints can take longer for us to resolve. For example, your Complaint could be considered Complex if we need to work with multiple people or organisations, or it involves transactions and/or events that happened more than six years ago.
<b>Circumstances outside of our control</b>	For example, we're waiting for something from you or a third party, and we're unable to resolve your Complaint until we receive this.
<b>Feedback</b>	You're dissatisfied or unhappy with us; our products, services, staff, or handling of your complaint, and have ideas on how we can do things better, but you don't want a response from us.
<b>Your Representative</b>	Someone making a Complaint for you and/or representing you, which means acting for you.

## 14. HELPFUL LINKS

[ASIC Regulatory Guide 271 Internal dispute resolution \(RG 271\)](#)

[Australian Financial Complaints Authority \(AFCA\)](#)

[Banking Code of Practice](#)

[Financial Counselling Australia](#)

The [Accessibility and Inclusion](#) section on our website.

The [Supporting customers experiencing vulnerability](#) section on our website



# CONTACT US



## CALL US

**13 22 65**

 Hearing impaired customers with telephone typewriters can contact us on **13 36 77**



## VISIT A NAB BRANCH

Visit [www.nab.com.au/locations](https://www.nab.com.au/locations) to find your closest branch



## IN WRITING

NAB Resolve  
Reply Paid 2870  
Melbourne VIC 8060



## MANAGE YOUR ACCOUNT ONLINE

[www.nab.com.au/personal/online-banking/how-to-guides](https://www.nab.com.au/personal/online-banking/how-to-guides)

NAB app

<https://www.nab.com.au/personal/online-banking/mobile-banking-app>

NAB Internet Banking

<https://www.nab.com.au/personal/online-banking>