



Bankwest Easy English Guide

What to do if you have a complaint



bank less

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.



About this book



bankwest

This book is written by Bankwest.



This book is about what to do if you have a **complaint**.



A complaint is when you

- are **not** happy about the bank or its people

and



- tell us the reason why.



We want to make things right for you.

We want you to trust us.



We want your **financial services** to be easy to use and understand.



Financial services means ways we can help you manage your money.

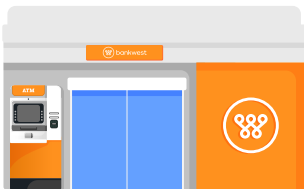
What to do if you have a complaint



If you have a complaint you can talk to us first.



Any of our staff can help you.



You can go to a local branch to talk to someone.



You can call us.

13 17 19



You can write to us.

Bankwest Customer Care

PO Box E237

Perth WA 6841

You do **not** need to use a stamp.



You can use our online form.

bankwest.com.au/retail-forms/customer-care



More information about the complaints process is on our website.

bankwest.com.au/help/registering-complaints

If you need help to make a complaint

Someone you trust can help you make a complaint.



Someone you trust might be

- a friend or family member who is 18 years old or older



- your accountant



- a legal representative.
For example, a lawyer.



Someone you trust might also be

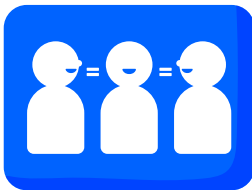
- your **attorney**
 - an attorney is a person you choose to be in charge of your money and legal decisions



- a **financial counsellor**
 - a financial counsellor knows about money and can help you if you have problems with your money



- a debt management company or **advocate**
 - an advocate can help you say what you want and make decisions.



If you do **not** speak English you can contact us through the Translating and Interpreting Service or TIS.



Call 13 14 50

Ask for 13 17 19

**National
Relay
Service**

If you are deaf or need help to speak or listen you can use the National Relay Service or NRS.



SMS relay

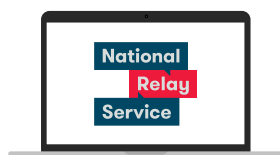
Text 0423 677 767



Voice relay

Call 1300 555 727

Ask for 13 17 19



NRS website

communications.gov.au/what-we-do/phone/services-people-disability/accesshub



If you are deaf or need help to speak or listen you can also use the Teletypewriter or TTY.

Call 13 36 77

Ask for 13 17 19

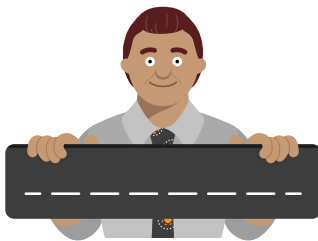
What happens when you make a complaint?



When you make a complaint we will give you

- a reference number for your complaint

and



- the name and contact details of the person who will help you.



We will

- listen to you



- think about how the problem has affected you



- make things right if we have done something wrong.



We will try to solve the problem quickly.



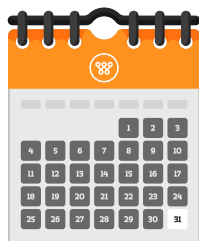
If we **cannot** solve your problem straight away we may need to get the right team to look into it. For example, Bankwest Customer Care.



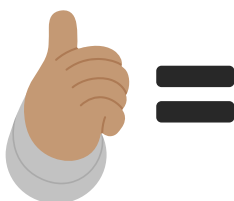
We will tell you what we are doing to solve the problem.



We will give you regular updates about what we are doing to solve the problem.



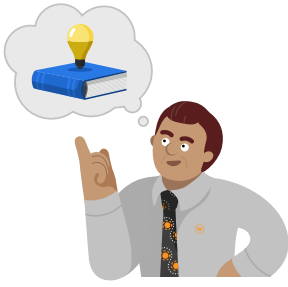
If we **cannot** solve the problem in 30 days we will tell you why.



We will work with you to find a fair outcome.



We will give you a final outcome letter if we take longer than 5 days.



We will make sure we

- learn from our mistake

and



- try to stop the problem happening again.



We want you to be happy with our services.

What we need from you



To help us look at the problem we might ask for more information from you.

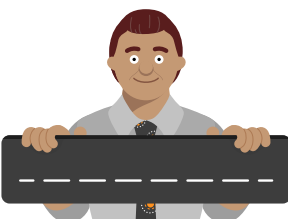


More information might be

- emails or letters about the problem



- details of phone calls about the problem



- who you spoke to about the problem.

If you need more help



If we have tried to solve the problem and you are still **not** happy contact Bankwest Customer Care.

They are our specialised complaints team.



Call the complaints team.

13 17 19



Tell the complaints team online.

bankwest.com.au/retail-forms/customer-care



Write to the complaints team.

Bankwest Customer Care

PO Box E237

Perth WA 6841

You do **not** need to use a stamp.

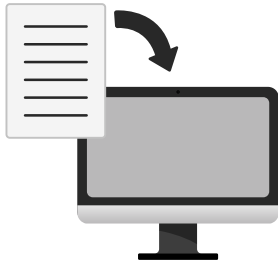


You can talk to our Customer Assist team if you have money problems.



Call the Customer Assist team.

1300 769 173



Email the Customer Assist team.

customer.assist@bankwest.com.au



Go to our website for more information.

bankwest.com.au/personal/guides/financial-hardship-assistance



We do **not** tell anyone your information.

If you are still not happy



If you are **not** happy with the outcome you can talk to the **Australian Financial Complaints Authority**.

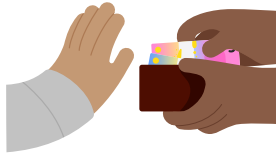


The Australian Financial Complaints Authority

- helps with complaints about financial services



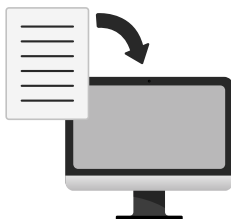
- is **not** part of Bankwest



- is a free service.



Call 1800 931 678



Email info@afca.org.au



Website afca.org.au



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