

Customer Complaints and Feedback Policy

Bendigo Bank Telco is committed to creating a culture whereby your feedback is encouraged, recognised and consistently captured.

We understand that your feedback is a valuable tool that can be used to monitor our performance and further improve our end to end customer experience.

Under our Customer Complaints and Feedback Policy, you will be given the opportunity to register a complaint or provide feedback via a process that is fair and transparent.

Complaints and feedback will be received, considered and treated without bias.

Access and ability to provide feedback

Bendigo Bank Telco provides accessible, low cost avenues to you if you wish to make a complaint or provide feedback. We will endeavour to service the needs of people with disabilities and those with special needs by providing them with access to appropriate resources, such as interpreter services and telephone typewriter services, as required.

We aim to investigate and resolve your complaints and feedback quickly and effectively.

Complaints and feedback can be provided using any of the following mediums:

- By letter – either through the mail, fax or via email
- On a customer complaint or feedback form
- Verbally – either in person over the counter or over the phone
- Through comments and feedback provided on surveys or within customer focus groups

Fair and transparent processes

Our customer service staff have the authority and skills required to record and manage your feedback and complaints regardless of whether it relates to a billing issue, systemic problem, technical service difficulties or a standard inquiry.

Customer service staff will:

- identify themselves by first name when dealing with you
- deal with an authorised representative, and on request will deal with an advocate if the advocate can be appropriately identified and authorised by the account holder
- record all complaints and feedback in the appropriate format

Customer service staff will advise you of how you can provide feedback and the type of information that is considered to be of value. Such information may include, your account number, time and date of instances and historical data.

Where complaints or feedback require further actioning, monitoring and or investigation you will be appropriately advised of applicable timeframes and commitments.

Further investigation and assistance

Internal escalations

If you are unhappy with the way in which Bendigo Bank Telco handles your complaint, you can request that the complaint be transferred to a senior representative, who will review your complaint and the way in which it was handled.

External escalations

In some instances it may be more appropriate for your complaint to be dealt with by an external party.

Alternatively you may request that an external review your complaint. On such occasions we will assist you by providing you with the following alternatives and contact points.

Escalation Paths	How	When to refer
TIO	Call 1800 062 058 Write to PO Box 276, Collins Street West, Melbourne VIC 8007 Website: www.tio.com.au	The TIO is authorised to investigate certain complaints by residential and small business users of telecommunications and Internet services.
Office of Fair Trading	Office of Fair Trading - New South Wales – 13 32 20 Office of Fair Trading Queensland – 13 13 04 Consumer Affairs Victoria – 1300 55 81 81 Consumer Affairs and Trading Tasmania – 1300 65 44 99	The Office of Fair Trading, or its equivalent, in your State or Territory may also investigate consumer complaints.
ACMA	Phone: (03) 9963 6800	You can contact the Australian Communications and Media Authority (ACMA) for information about telecommunications issues. The ACMA is the agency responsible for regulating the telecommunications industry.
ACCC	ACCC Infocentre 1300 302 502	The ACCC handles consumer affairs and protections and fair trading laws.
Telephone Information Services Standards Council (TISSC)	Phone - 1300 139 955	The TISSC investigates complaints about the content and advertising of 19 Premium Services.
Communications Alliance 19 SMS	http://www.19sms.com.au/index.php	More information for consumers, including a look-up facility to find the helpline number for a particular premium SMS service, is available at http://www.19sms.com.au .

For further information please phone Bendigo Bank Telco on 1300 304 541.

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