



Feedback

Giving a compliment

If you compliment a specific staff member or team, we make sure your compliment is passed on so that they can be recognised for their service to you. Compliments regarding our products are passed on to our product managers to help them focus on what works well for our customers.

Making a suggestion

To help us to maintain a high standard of service and provide you with products and services that satisfy your needs, send us your suggestions about how we can continue improve.

Something gone wrong?

We are here to listen and help get to the bottom of it right away – and fix it. Call us on 13 30 80 and tell us what's wrong.

Alternatively, write to us at the following address:

UBank
Customer Connect
PO Box 1466
North Sydney NSW 2059

We'll do everything we can to solve the problem as quickly and effectively as possible. To make sure we fully understand the situation, we'll ask you for all the details of what's gone wrong and may even ask you to put it in writing as well.

How we fix things

If ever something goes wrong, we'll do everything possible to sort it out as quickly as possible to everyone's satisfaction. But if we're unable to do this, we'll let you know the next steps so an investigation can take place.

We'll contact you and/or advise you in writing of our procedures for investigating and resolving your concerns. Within 14 calendar days of receiving the relevant details of your complaint, we'll either:

- complete our investigation and let you know the outcome in writing; or
- write to you and let you know we need more time to complete the investigation

Unless there are exceptional circumstances, the investigation should be wrapped up within 14 days of us receiving the relevant details of the issue. But if it takes any longer, we'll:

- tell you why there's been a delay
- give you regular updates on the progress of your complaint
- let you know when a decision can reasonably be expected (unless we're waiting for a response from you, and you're aware that we're waiting)

Once we've gotten to the bottom of it

We'll be in touch immediately to let you know the outcome of the investigation and explain the reasons for it. Where it might help, we'll also point you to the relevant provisions of the ePayments Code.

If your account has been incorrectly debited or credited, we will (where appropriate) adjust the account right away (including adjustments for interest and charges or both), and let you know we've done it. We'll also advise you in writing of exactly what's taken place.

In cases where you're liable for at least part of an amount in question, we'll (in nearly all cases) make the relevant evidence available to you and let you know whether there was any system malfunction at the time of the transaction.

Going a step further

If the matter is more complex, it may take a longer time to resolve. But we'll aim to resolve your dispute or complaint within 45 business days as a maximum. If it is a complex situation, we'll keep you informed of the progress of the matter, all the way to resolution. If you're not satisfied with our proposed resolution, or any extended amount of time we've taken, you can also contact an independent external dispute resolution service. Their processes are impartial, independent and free for our customers.

What happens if you're still not satisfied?

We'll always do our best to bring complaints to a satisfactory and clear resolution. If you subsequently feel that an issue has not been resolved to your satisfaction, you may be able to raise your concerns with the Financial Ombudsman Service if you're an individual or small business owner.

Please note that before the Financial Ombudsman can investigate your complaint, they do require you to have first provided us the opportunity to address the complaint.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001
Tel: 1300 78 08 08
Email: info@fos.org.au
Online: www.fos.org.au

Privacy

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint and how we will deal these complaints by reading our [Privacy Policy](#) or calling 13 30 80 and requesting a copy.

Licensee:

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PO Box 1466, North Sydney NSW 2059