



## How to make a complaint at UBank?

UBank is here to listen and get to the bottom of any issues. If we can't resolve your complaint straight away, UBank will get to the bottom of it as soon as possible. Your complaint will be handled free of charge.

You can tell us what's wrong by:

- Calling us on 13 30 80 (Toll-free)
- Sending us a Secure Mail through the "Talk to us" tab in the main menu at [ubank.com.au](http://ubank.com.au) after you log in
- Emailing us at [Customer\\_Resolutions@UBank.com.au](mailto:Customer_Resolutions@UBank.com.au)
- Or writing to us at:

UBank  
Customer Resolutions  
PO Box 1466  
North Sydney NSW 2059

If you raise an issue with us, our bankers will address it as quickly as possible and acknowledge the complaint within one business day or as soon as practicable with you in person, on the phone or in writing. If within 5 business days we resolve the complaint to your satisfaction or can take no further action other than to provide an explanation and/or apology, we may not provide you with a written response, unless you request it or if your complaint relates to hardship. Should your complaint require further investigation we'll continue to keep you updated in writing. We'll work towards resolving your dispute or complaint with a written response informing you of the final outcome usually within 30 days. In some cases a different timeframe may apply.

If your account has been incorrectly debited or credited, where appropriate we will adjust the account right away and let you know we've done it.

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

If your dispute or complaint is credit-related involving default notices, hardship notices or requests to postpone enforcement proceedings the case will be escalated to and investigated by our dedicated customer resolutions team – and we'll work towards resolving your dispute or complaint within 21 days. If we don't have sufficient information about a hardship notice to make a decision, we'll request the information within 21 days of receiving your complaint, and you'll need to provide the information within 21 days of receiving the request. When we've received the information, we'll provide our response within 21 days. If we don't receive the information within the required 21 days, we'll provide a response within the next 7 days. If agreement is reached with you about a hardship notice or request to postpone enforcement proceedings, we'll confirm the terms and conditions in writing within 30 days.

If there is no reasonable opportunity for us to provide a response within the timeframes detailed above because your complaint is particularly complex and/or there are circumstances beyond our control causing complaint management delays, we'll give you an advance notification informing you about the delay.

For some complaints, UBank may refer your complaint to the loan servicer:

Complaints & Disputes Resolution Officer  
Advantagedge Financial Services Pty Ltd  
700 Bourke Street Docklands  
VIC 3008

Email: [complaints@advantagedge.com.au](mailto:complaints@advantagedge.com.au)  
Tel: (03) 7035 7008 Fax: (03) 8618 4464  
Website: [www.advantagedge.com.au](http://www.advantagedge.com.au)

Customers who are deaf or have a hearing or speech impairment can call through The National Relay Service:

- TTY/Voice: 1800 555 677 and ask for 1800 152 015
- Speak and Listen: 1800 555 727
- Internet relay: Connect to the National Relay Service [relayservice.gov.au](http://relayservice.gov.au) and then ask for 1300 822 665

Should you require additional assistance please let our bankers know, and we'll be happy to assist.

## Need more options?

What happens if you're still not satisfied?

We always do our best to completely resolve all issues raised but if you're not happy with an outcome or we've been unable to resolve your complaint within the required timeframes, you do have the option to raise your concerns with the Australia Financial Complaints Authority (AFCA).

AFCA will only investigate your complaint after you have first provided us the opportunity to address the complaint.

You can contact AFCA at:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Tel: 1800 931 678 (free call)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Online: [www.afca.org.au](http://www.afca.org.au)