

Complaints and compliments



We always want to hear from you

We take pride in providing great service to our customers. However, we know sometimes things don't always work out the way they should. Because we want to continuously improve the service we provide, it's important to know not only when we delight you but also when we disappoint you.

For this reason your feedback, whether positive or negative, is always encouraged because we are committed to providing our members with the best service experience possible.

There are several ways to contact us

By phone

13 1905

In person

speak to us directly at our RACQ stores

Visit our website

racq.com/contact-us

Via email

RACQDisputeResolution@racq.com.au

By fax

(07) 3219 0489

By post

Member Relations
RACQ Bank
PO Box 3004, Logan City QLD 4114

We want to hear from you

We encourage you where possible to visit one of our RACQ stores, speak with one of our bank staff, or call us as soon as possible for assistance with your complaint (your complaint is not required to be provided in writing).

Once we have received your complaint we will acknowledge it within 24 hours (one business day). We will attempt to resolve your complaint as quickly and fairly as possible.

We are here to help

We have a dedicated internal dispute resolution process where we will work with you to resolve your complaint within 30 days.

For credit related complaints regarding requests to postpone enforcement proceedings, hardship or default notices we will work towards a resolution within 21 days.

RACQ understands some people may experience vulnerability at some point in their lives and may require special help or care. Our team are trained to support you, see our website for more information racq.com/support/supporting-vulnerability.

External Support

If we have not provided a resolution to your satisfaction, or we exceed the timeframe specified above, you can refer your complaint to the Australian Financial Complaints Authority (AFCA)

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Urgent Complaints

Complaints involving hardship applications or postponement of enforcement proceedings will be treated as urgent matters. If you seek hardship relief or postponement of enforcement proceedings and the matter is not resolved within 21 days, you can refer your complaint to AFCA. You can lodge a complaint directly with AFCA where it involves a default notice that has been issued after a request for hardship assistance or postponement of enforcement proceedings has been declined.

Other relevant contacts

If your complaint relates to

RACQ Insurance:

RACQ Insurance – Customer Dispute Resolution Department
PO Box 3004 Logan City QLD 4001
Telephone: (07) 3361 2141
or 13 7202 outside business hours

Please note: If your insurance feedback does not relate to an RACQ Insurance Policy, please contact us directly for the relevant contact details.

Complaints regarding personal information

If you have any questions about our handling of your personal information (including credit-related information), please contact our Privacy Officer:

Privacy Officer
Group Risk & Compliance
PO Box 4 Springwood QLD 4127
Email: privacy@racq.com.au

Once a complaint has been lodged, the Privacy Officer will acknowledge its receipt to you in writing as soon as possible (and always within seven days) and set out how we propose to deal with the complaint. We will do our best to ensure our investigation is completed, and a decision is communicated to you, within 21 days of being advised of the complaint. We will inform you if we need more than 30 days and we will seek your agreement for a reasonable extension.

If we are not able to resolve your complaint to your satisfaction you may take the complaint to AFCA, the Australian Information Commissioner or, in the case of insurance-related privacy complaints, the Australian Prudential Regulation Authority. Any of these bodies may forward your complaint to another external dispute resolution body.

Office of the Australian Information Commissioner
GPO Box 5218 Sydney NSW 2001
Telephone: 1300 363 992
www.oaic.gov.au

Australian Prudential Regulation Authority
GPO Box 9836, Sydney NSW 2001
Telephone: 1300 55 88 49
www.apra.gov.au

Compliments

Nothing is more encouraging than the praise we receive from our members when our service has exceeded their expectations. This kind of feedback also helps us understand and foster the standards you value in a financial institution.

To pass on your compliments please contact us on 13 1905 or banking@racq.com.au



13 1905 > in branch > racq.com

Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank

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