

*We value
your opinion.*

Rabobank Australia Limited

ABN 50 001 621 129

AFSL 234 700

Australian Credit Licence: 234 700

To contact our Client Services Unit

Phone 1800 025 484

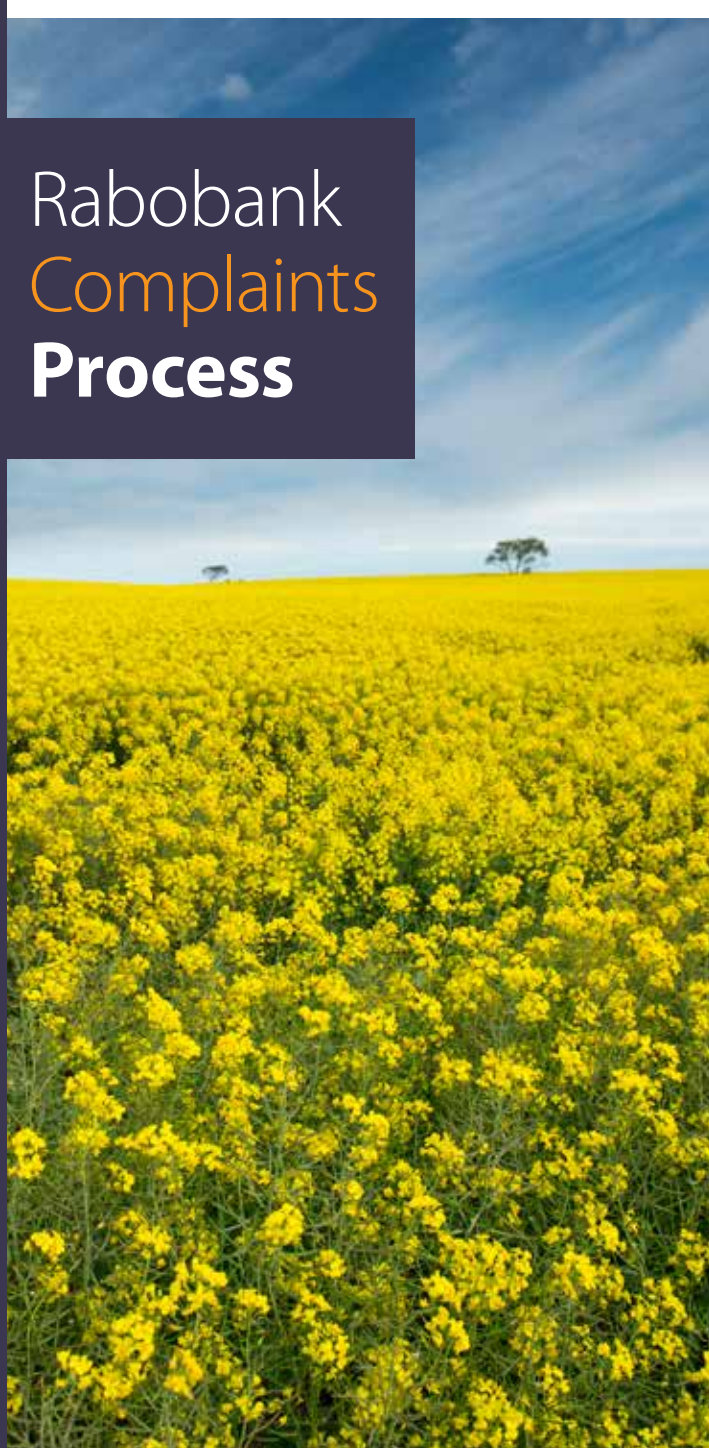
Fax 02 8115 1016

Mail Client Services Manager

GPO Box 4577, Sydney NSW 2001

Email sydney.client.services@rabobank.com

Rabobank Complaints Process



At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know. We are committed to resolving any concern you may have quickly and fairly, and we aim to acknowledge receipt of your complaint within 5 business days.

In some cases, our Client Services specialists will need additional time to review a complaint and find a solution, but you'll be regularly updated on the progress we are making.

If you have a complaint

Contact our Client Services Unit

Our Client Services Specialists will give priority to resolving your complaint and/or any issues promptly. If more action is needed, they will escalate the matter to the appropriate person. When sending your message to us, please include your name, address and contact details as well as your complaint and what action(s) you have taken. Also let us know what you would like to see as an outcome.

You can contact our Client Services Unit by:

Phone: 1800 025 484 (Free call)
Between 8am and 6pm (AEST), Monday to Friday

Fax: 02 8115 1016

Email: sydney.client.services@rabobank.com

Post: Client Services Manager
Rabobank, GPO Box 4577, Sydney NSW 2001

For security reasons, please DO NOT provide any confidential or account specific information via email.

Call or visit your local branch

Speak directly to your Rural Manager or contact your local Rabobank branch. Often a discussion with a staff member who is familiar with your business can provide a quick resolution.

If you are not satisfied or if you are not comfortable addressing your complaint with your local team, you can ask to speak to a Branch Manager or Regional Manager by contacting your local Rabobank branch on 1300 30 30 33.

When can you expect a response?

For matters that can't be resolved immediately, we aim to provide you with a resolution within 21 days of the day you raise the issue with us. If that's not possible, we will inform you that we need more time.

In some cases, it may take up to 45 days for us to provide you with a resolution. In exceptional circumstances, even more time may be needed. If that's the case, we will inform you of the reasons for the delay, provide you with monthly updates and specify a date by which we will provide you with a resolution.

What you can do if you are still not happy

If, after the above process, you are not satisfied with the resolution offered, you have the option to:

- have your complaint either reviewed by the Rabobank Customer Advocate; or
- access our external dispute resolution service, the Australian Financial Complaints Authority (AFCA).

The Rabobank Customer Advocate

The Rabobank Customer Advocate can be contacted by:

Our website: www.rabobank.com.au/contact-us/
Email: customer.advocate@rabobank.com

The Rabobank Customer Advocate reports directly to the Chief Executive Officer. One of the roles of the Customer Advocate is to provide an independent avenue of review in relation to the outcome of your complaint.

The Customer Advocate operates independently from our day-to-day operations to review complaints, improve our resolution process, and to provide you with a fair outcome.

If you choose to discuss your complaint with the Rabobank Customer Advocate, this will not affect your right to subsequently refer your complaint to AFCA.

However, time limits may apply to complaints to AFCA so you should act promptly or consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

The Australian Financial Complaints Authority (AFCA)

AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial services firms where that complaint falls within AFCA's terms of reference. Decisions made by AFCA can be binding on the bank.

You can contact AFCA by:

The AFCA website: www.afca.org.au
Phone: 1800 931 678

For more information, please refer to the AFCA's brochure 'How to Resolve your Dispute' from the AFCA website or request a copy of this brochure from a Rabobank staff member.