

Rabobank

Complaints Policy

Effective date: 30 September 2025

About this Complaints Policy

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 24 hours (or one business day) of receiving your complaint.

This Complaints Policy provides information about:

- How you can make a complaint with us
- The options available to you, should you need additional assistance to make a complaint with us
- Our key steps for dealing with your complaints and how long we will take to respond to your complaint; and
- How you can escalate your complaint if you are not happy, where your complaint is taking too long to resolve or you are dissatisfied with the resolution of your complaint

We can provide you with a copy of this Complaints Policy electronically or in hard copy upon request.

How you can make a complaint

If you have a complaint about our products, services, staff or how we handled your complaint, in the first instance, please contact us by using the details below:

For Farm Business (Rural Banking) clients

- Visit our website and complete our online form: www.rabobank.com.au/compliments-and-complaints
- Phone: 1800 025 484 (free call), Mon - Fri 6am - 8pm (Sydney time) or call your local area manager. If you're overseas call: +61 2 8115 2240
- Email: Sydney.client.services@rabobank.com
- Mail: Client Services Manager, Rabobank, GPO Box 4577, Sydney, NSW 2001
- Call or visit your local branch and 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 uncomfortable addressing your complaint with your local team, you can ask to speak to an Area Manager or Regional Manager by contacting your local Rabobank branch on 1300 30 30 33

For Rabobank Online Savings clients

- Visit our website and complete our online form: www.rabobank.com.au/compliments-and-complaints
- Phone: 1800 445 445 (free call), Mon - Fri 6am - 8pm Sydney time). If you're overseas call: +61 2 8115 2558
- Email: clientservicesAU@rabobank.com
- Mail: Client Services Manager, Rabobank, GPO Box 4577, Sydney, NSW 2001

Our staff 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 any actions you have taken (e.g. requested your card to be stopped with the Merchant). Also let us know what you would like to see as an outcome.

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

If your complaint is about the processing of your personal data, please refer to our Privacy Policy on www.rabobank.com.au/Privacy.

Do you require additional assistance to make a complaint?

Should you require additional assistance to make your complaint, Rabobank has the following services available to you.

National Relay Service (NRS)

A Government initiative that offers phone service for people who have speech and hearing impairments. It is available free of charge through the following channels by:

Phone

Voice Relay number: 1300 555 727

SMS Relay number: 0423 677 767

Talk to Text number: 133 677

Internet

National Relay Chat Call services:

<https://nrschat.nrscall.gov.au/nrs/internetrelay>

National Relay service: <https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>

Free translation services are available to you, if you have limited English, where you can get the help of a translator or interpreter (telephonically or face to face) to help you lodge your complaint. Please contact us and we will make the necessary arrangements for a translator or interpreter through Translating and Interpreting Service (TIS National).

Our complaints management process and how long we will take to respond to your complaint

We will give you written acknowledgement of your complaint within 24 hours or one business day, of receipt of your complaint.

We will investigate and respond to your complaint within 30 calendar days (for Standard Complaints).

For cases that relate to the National Credit Code (complaints regarding Default Notices; complaints regarding Hardship Notices or requests to Postpone Enforcement Proceedings) ("NCC Complaints") we will investigate and respond to your complaints in 21 calendar days.

If we are unable to resolve your complaint within 30 calendar days (for Standard Complaints) or 21 days (for NCC Complaints), we will tell you:

- The reasons for the delay;
- Your right to complain to Australian Financial Complaints Authority (AFCA) and Office of the Australian Information Commissioner (OAIC); and
- Contact details of AFCA and OAIC.

In limited circumstances, we may need more time to resolve your complaint. 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.

If you are still not happy with the resolution of your complaint?

If you are not satisfied with the resolution offered or if your complaint is not resolved within 30 calendar days, you have the following options:

Access our external dispute resolution service, the Australian Financial Complaints Authority (AFCA).

Website: www.afca.org.au

Phone: 1800 931 678

Access the Office of the Australian Information Commissioner (OAIC).

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

If you're overseas call: +61 2 9284 9749

Mail: GPO Box 5218, Sydney NSW 2001

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 are binding on us. 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. For more information, please refer to AFCA's brochure 'How to Resolve your Dispute' from AFCA website or request a copy of this brochure from one of our staff members.

Access the Customer Advocate for an independent review.

Website: www.rabobank.com.au/customer-advocate

Email: customer.advocate@rabobank.com

If you are not satisfied with the resolution offered by Rabobank, and there is a reasonable amount of time for the Customer Advocate to review your complaint within the regulated timeframes (30 calendar days for Standard complaints or 21 calendar days for NCC complaints), you can refer your complaint to the Customer Advocate for an independent review of your complaint.

If you remain dissatisfied after the Customer Advocate has provided you with their decision, you can still contact an external dispute resolution scheme such as AFCA. However, if you raise your complaint with an external dispute resolution scheme before contacting the Customer Advocate, it cannot be reviewed by the Customer Advocate.

Can we change this Complaints Policy?

Yes, we review our Complaints Policy on a regular basis and that means that it may change from time to time. We will of course keep you informed of material changes to this Complaints Policy. You can always find the most current version of our Complaints Policy at www.rabobank.com.au.