



Complaints Policy

As at February 2025

About this Policy

We strive to ensure that our customers receive the best possible service and experience. If you are dissatisfied with our products, services or how we have handled your complaint, we want to know about it. We value your complaint and are committed to investigating any issues with honesty and fairness in a timely manner.

This policy applies to Australian retail complaints. A retail customer is any individual or small business (generally less than 100 employees) who has been provided financial services by BNK Banking Corporation Limited trading as Goldfields Money (Goldfields Money, we or us).

How to make a Complaint

There are different ways you can contact us to make a complaint:

Call us:

1300 265 226 (Monday to Friday 7am to 5pm AWST)

Email us:

complaints@bnk.com.au

Send us a Secure Mail:

via your Internet Banking

Write to us at:

Attn: The Resolutions Officer
BNK Banking Corporation Ltd
PO BOX 7030,
Cloisters Square, WA 6850.

If you need help making a complaint

If you need help making a complaint you can nominate a representative on your behalf (such as a family member, friend, financial counsellor, or legal representative).

Please note that we may require you to provide documentation to allow us to deal with your representative about your complaint.

Response timeframes

Our aim is to resolve your complaint as quickly as possible. Your complaint will be acknowledged within 1 business day and we will do our best to resolve your complaint within 5 business days.

If we are unable to resolve your complaint within 5 business days, we will keep you informed of the progress of your complaint until you receive our final response.

The table below outlines the maximum response timeframes from the time we receive your complaint.

Complaint Category	Maximum response Timeframe
Standard complaints	30 calendar days
Credit-related complaints involving default notices	21 calendar days
Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings	21 calendar days

Delays in responding to your complaint

Please note that in certain circumstances, such as matters that are particularly complex, we may be unable to respond within the maximum response timeframes.

If we can't meet these timeframes, we will notify you of the delay and give you the following information:

- The reasons for the delay;
- Your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied; and
- The contact details for the AFCA.

When we will respond in writing

You will be provided with a written response to your complaint if:

- it took us longer than 5 business days to resolve your complaint
- your complaint relates to hardship
- you request a written response

What to do if you are not satisfied with our response

If you are unhappy with our final response or how we have handled your complaint, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent external resolution service for individuals and small businesses to resolve disputes between financial institutions and their customers. AFCA's contact details are as follows:

Call: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

If you have a complaint about the way we handled your personal information, you can make a complaint to the Office of the Australian Information Commissioner (OAIC). OAIC's contact details are:

Call: 1300 363 992
Website: <https://www.oaic.gov.au/contact-us/>
Mail: GPO Box 5288, Sydney NSW 2001