Let us know what you think

A guide to providing feedback because your experience matters.

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Your feedback matters

At RAMS we welcome your feedback and complaints as an opportunity to improve our service, provide feedback to our staff and help us put things right.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

We're here to help

If you have feedback or a complaint, below are easy ways to let us know.

13 72 67 (Mon–Fri 8am–8pm, Sat–Sun 9am–5pm)

If you are overseas, please call +612 9647 6967

rams.com.au

search 'Feedback and Complaints' or 'Contact Us'.

service@ramsservices.com.au

RAMS Financial Group Pty Ltd
Locked Bag 5001 Concord West,
NSW 2138 Australia

If you prefer to tell us in person, go to our website to locate your nearest Home Loan Centre.

What happens if you want someone to lodge the complaint on your behalf?

There are times where you may want someone such as a financial counsellor, legal representative or family and friends to lodge a complaint on your behalf. Once you have provided appropriate authority for your representative to liaise with us, we will not contact you directly unless:

- you request us to communicate with you directly,
- we have concerns that your representative is not acting in your best interests, is acting in a deceptive or misleading manner (with you and/or us), or is not authorised to represent you, or
- Australian Financial Complaints Authority (AFCA) has excluded your representative from representing complainants in relation to any complaint lodged with AFCA.

What can you expect when you make a complaint?

Our aim is to resolve your complaint in the moment if we can or within 5 business days. If we are unable to resolve your concern at your first point of contact, we will let you know and will then refer your complaint to our dedicated Service Solutions team.

We will work quickly to understand your concerns

A Case Manager from our Service Solutions team will send a complaint acknowledgment to you within one business day and will then work to find a solution for you.

Your Case Manager will explain our complaints process to you, clarify any additional information we may need, and be your point of contact until your complaint is resolved. Your complaint will be reviewed in a fair and objective manner, in line with our FAIRGO principles.

rams.com.au/contact-us/fairgo

We will keep you updated

During the assessment and investigation of your complaint, your Case Manager will solve your complaint with care, find a solution as quickly as possible, and help to prevent similar issues from occurring again. We will provide you with regular progress updates and if some further information is needed, we will always let you know.

There are many things that can affect complaint response times, but we will strive to meet or outperform the maximum complaint resolution timeframes that are set by law.

When we get it wrong, we want to put it right

We aim to provide an outcome to your complaint that is fair, transparent, and timely. We will let you know the outcome of your complaint in writing.

Westpac Group has a Customer Advocate whose role is to advise and guide our complaints team on how best to resolve a complaint and also to listen to customers and recommend changes to policies, procedures and processes. Visit the 'Feedback and complaints' section of our website and complete our secure feedback form.

If you're still unhappy

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (**AFCA**).

Australian Financial Complaints Authority.

AFCA is not part of RAMS. AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Other alternatives

Other options may be available to you. You may wish to get legal advice from your community legal centre such as Legal Aid.

You can also contact ASIC, a regulator, for information on 1300 300 630 or through ASIC's website at www.asic.gov.au

We want to hear your feedback

We may follow up with you to check you're satisfied with how we managed your complaint. This may be done through an external research agency who will adhere to our RAMS Privacy Policy.

Your privacy

We will protect the privacy and security of your information and adhere to the RAMS Privacy Policy, available on our website. Respecting and protecting our customers' privacy is a key part of our commitment with you. Go to our website and search 'privacy'.

Access and inclusion

RAMS takes seriously its commitment to making information, products and services accessible for all RAMS customers, including those with disability or for whom English is not their first language.

For information on all our accessibility options, go to our website and search 'access and inclusion'.

Accessibility support

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS).

To use the NRS, you can register here:
www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service

TTY users, phone 133 677 then request 137 267.

Voice Relay users, phone 1300 555 727 then ask for 137 267.

NRS Chat users, connect to the NRS then ask for 137 267.

For any other assistance with accessing our service, such as accessing information on this brochure, please contact us and we will be happy to help.

We also have a range of resources on our complaints process available for customers with accessibility requirements and those that speak English as a second language. To access these resources, go to our website and search ‘feedback and complaints’.

If you don’t feel comfortable communicating with us in English, please call us to arrange for an interpreter.

Customers in need of extra care

We provide additional support for people in vulnerable circumstances such as family violence, financial abuse or people living with dementia. We can also help people facing financial hardship in a number of ways. Go to our website and search ‘extra care’.

Financial hardship

Are you experiencing financial difficulty and worried you can’t pay?
Let us help you get back on top of things.

rams.com.au

- Search ‘Financial Hardship’
- RAMS Customer Assist: 1800 143 075

Domestic and family violence

Domestic and family violence can happen to anyone and cause you to live in fear. You may need help in protecting or strengthening your financial independence, managing your finances safely if and when you leave, or rebuilding for a secure long-term future.

- RAMS Priority Assist: 1800 646 594

Financial abuse

Financial abuse can happen to anyone. People can be particularly vulnerable to financial abuse when they are dependent on family members and other people for their day-to-day care or social contact.

RAMS Priority Assist: 1800 646 594

Call 000 if you are in immediate danger.

To access 24/7 counselling and support,
call 1800RESPECT on 1800 737 732
or visit 1800respect.org.au

To speak with a specialist team at RAMS who can help you manage your finances during difficult circumstances call.

RAMS Priority Assist: 1800 646 594

rams.com.au

Search 'Domestic and Family Violence Policy'

For more information, contact your local
RAMS Home Loan Specialist, or
Call 13 RAMS | RAMS.com.au

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