



## How to make a complaint

RAMS



Easy English

## Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

## You can get help with this book



You can get someone you trust to help you

- read this book
- know what this book is about



- find more information.

## About this book



This book is from RAMS.



We are a home loan company.



This book is about how to make a **complaint**.



A complaint is when you

- are **not** happy

and



- ask us to fix something.



We want to do a good job.

## Tell us what you think



Tell us if you are **not** happy with

- your account



- how our staff treated you



- something else.



When you make a complaint we will

- try to help you quickly



- be kind and fair



- tell you how long it will take to fix the problem.

## How to make a complaint



You can tell us about your complaint in different ways.



You can call us.

13 72 67



You can go to a RAMS Home Loan Centre.



You can go to our website.

[www.rams.com.au](http://www.rams.com.au)



Search for **feedback and complaints**.



You can write to us.



Post your complaint.

RAMS Financial Group

Locked Bag 5001

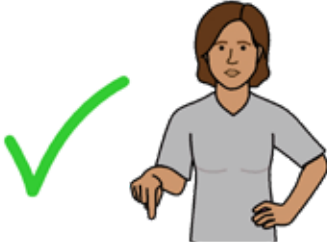
Concord West NEW SOUTH WALES 2138



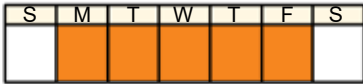
Email your complaint

[RAMS\\_Complaints@rams.com.au](mailto:RAMS_Complaints@rams.com.au)

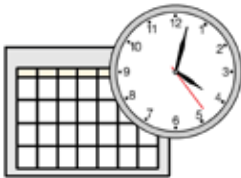
## What we will do



We will try to fix the problem straight away.



If we **cannot** fix the problem straight away we will try to fix it in 5 business days.



We will tell you if we need more time.



We will give you reasons for our decision about your complaint.



If we **cannot** fix the problem we will

- tell you why

and

- see what we can do to help you.

## Help to make a complaint



You can get help to make a complaint.



You can ask someone you trust to help you.

For example, family or a friend.



You can ask a **financial counsellor** to help you.



A financial counsellor knows how to help you if you have problems with your money.



You can ask a **lawyer** to help you.



A lawyer helps people with questions or problems with the law.



You might need to pay to talk to a lawyer.





You can use an **interpreter**.

An interpreter gives your message from one language to another.

For example



- English to Auslan

or



- English to Chinese or Spanish.



If you do **not** speak English you can call us and ask for an interpreter.

13 72 67



If you need help to speak or listen use the National Relay Service to contact us.

Call 1800 555 660

Website

[communications.gov.au/accesshub/nrs](https://communications.gov.au/accesshub/nrs)



We can help you with information that is **accessible**.



Accessible means

- you can get the information in different ways

and



- everyone can understand the information.



Call us to ask about our accessible information.

13 72 67



To find accessible information go to our website.

[www.rams.com.au/contact-us-accessibility-enquiry](http://www.rams.com.au/contact-us-accessibility-enquiry)

## If you are still not happy



If you make a complaint and are still **not** happy you can talk to the Australian Financial Complaints Authority.



Call 1800 931 678



Email [info@afca.org.au](mailto:info@afca.org.au)



Website [www.afca.org.au](http://www.afca.org.au)

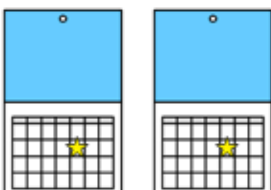


The Australian Financial Complaints Authority is

- **not** part of RAMS

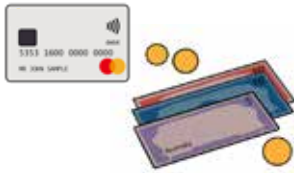


- a free service.



You have up to 2 years to talk to the Australian Financial Complaints Authority about a complaint.

## Other ways we can help



You can talk to us if you need help managing your

- money

or



- bills.



Call us to ask about ways we can help you.

13 72 67



You can go to our website to find more information.

[www.rams.com.au](http://www.rams.com.au)



Search for **extra care**.

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