

# Let us know what you think



## At RAMS, we genuinely want to hear from you, our customers

We want to hear your suggestions for improvement. If you have something on your mind, share it with us, or if you're unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

## You can provide us with feedback in the following ways

### At a RAMS Home Loan Centre:

You can tell us your concern in person

### Over the phone:

You can call the RAMS Customer Service Team on **13 RAMS, that's 13 7267** our office is open:

Monday – Friday	8:00am – 8:00pm (AEST)
Saturday – Sunday	9:00am – 5:00pm (AEST)
National Public Holidays	9:00am – 5:00pm (AEST)
Christmas Day	Closed

**Post:** RAMS Financial Group Pty Ltd  
Locked Bag 5001, Concord West NSW 2138

**Email:** [servicesolutions@ramsservices.com.au](mailto:servicesolutions@ramsservices.com.au)

**Website:** [RAMS.com.au/contact-us/feedback](https://RAMS.com.au/contact-us/feedback)

## Some answers to common questions

### What will you do when you receive my complaint?

We will acknowledge the complaint as soon as possible. This may be done in person, by phone, post or email. We will tell you the name and contact details of the person handling your complaint.

### What happens next?

Where possible, we will resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know. In the unlikely event we cannot resolve your concern at your first point of contact; we will then refer the complaint to our Service Solutions Team for further investigation.

### How will you assess my complaint?

We aim to find a fair solution to your complaint using all relevant information and common sense. In making a decision we always consider the following:

- The law;
- Industry codes and guidelines;
- Good banking or financial planning practice;
- What is fair; and
- What is the commercially sensible thing to do?

### How long will it take to respond to my complaint?

We aim to resolve complaints as quickly as possible. Most complaints should be resolved within five business days. Some complaints take longer to investigate. If we need some additional time to respond to your complaint, we will let you know why it is taking longer, what is happening and a date by which you can reasonably expect a response.

### Do I have to pay anything to make a complaint?

No. Our complaint resolution processes are provided free of charge to you. Whilst we hope it never comes to this, should you choose to take your complaint to court, you may incur legal costs.

### Why do we record complaints?

Recording complaints is important for these reasons:

- Australian and international standards, legislation and codes require RAMS to record important information about the person complaining and their complaint, and to use that data for trend and root cause analysis.
- Recording information assists RAMS in fulfilling our obligations to individual customers. It helps to inform you of who is actioning your complaint, when you can expect to receive a response and, if there is a delay, why it happened. Recording this information also assists RAMS in identifying improvements to our processes and products. It provides early warnings about potential systemic issues.

### Will the information I provide be kept confidential?

Yes. It is covered by the same confidentiality and privacy rules that protect all of your dealings with us.

### Can someone else make a complaint on my behalf?

Yes. However, you will need to give us your written confirmation that you have authorised another person to pursue the complaint. This is so we do not breach your privacy when we discuss your complaint with them.

### Do you provide assistance for the hearing impaired?

If you are hearing impaired, we can use the National Relay Service to relay your conversation.

TTY/voice calls: 13 3677  
Speak and listen: 1300 555 727  
Website: [www.relayservice.com.au](http://www.relayservice.com.au)

### What if I require an interpreter?

If English is not your first language and you do not feel comfortable using English to do business with us, you can visit the website of the Translating and Interpreting Service (TIS National) <https://www.tisnational.gov.au/> or call 131 450 from anywhere in Australia during our contact hours of 8am-7pm Mon-Fri (expect public holidays) to arrange to speak to a translator who can be provided by the Department of Immigration and Border Protection.

### What if I'm still not satisfied?

If you are not satisfied with our response or handling of your complaint, you may be able to lodge your complaint with a free, independent external dispute resolution scheme, the Australian Financial Complaints Authority. Their contact details are:

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001