

Our commitment to handling your complaint.



Complaints matter

Thanks for giving us the opportunity to put things right.

Throughout our complaints process, we will always listen to you, clarify your concerns and the solution you are seeking, so we can provide the help you need.

Our Case Managers want to solve your complaint with care, find a solution as quickly as possible, and help to prevent similar issues from occurring again. They will provide you with regular progress updates and if we need some additional time or further information, we will always let you know.

What can you expect when you make a complaint?



Your complaint matters

When you make a complaint, we will try to solve it in that moment. If we can't, we will refer it to our dedicated Complaints Team who will aim to provide a solution for you within 5 working days. If it is going to take longer, we will let you know.



We will work quickly to understand your concerns

We will explain our complaints process to you, clarify any additional information we need, and provide you with a point of contact so you know what to expect and we will assess your complaint in a fair, objective and unbiased manner.



We will keep you updated

If we need more time to resolve your complaint, we will always let you know and keep you updated on the progress of your complaint in the meantime. If we can't resolve your complaint within 45 days (21 days if you experiencing financial difficulty), we will provide you with an explanation for the delay and your options including advising of your right to contact the external dispute resolution scheme.



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 can provide you with a detailed written explanation of our decision and how we have reached it.



If you aren't satisfied with our review, you still have options.

If you aren't satisfied with our review and findings you still have options available to you. You may consider contacting the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme for financial services.

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.

AFCA can be contacted by:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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

Additional information

Accessibility support: Once you have made a complaint we will discuss with you how you wish to be contacted. You can always contact us through the National Relay Service (NRS), an Australian Government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment.

- Talk to text users phone 133 677 then ask for 137 267
- Speak and listen users phone 1300 555 727 then ask for 137 267
- Internet relay users connect to the NRS then ask for 137 267

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.

Customers in need of extra care: We know our customers will need support in different ways, at different times in their lives. Different life events, such as change in income, illness, a relationship breakdown, reduction in your business cash flow, or emergency events like natural disasters, can lead to financial difficulty. For more information on how RAMS can help our customers requiring extra care, please visit our website and search 'Extra Care'.



We're here to help

For further information or if you have any questions please get in touch with your Case Manager.