

Let us know what you think



At St.George we love hearing from our customers.

At St.George we welcome your suggestions, compliments and complaints as an opportunity to improve our service, provide feedback to our staff and put things right when we have let you down.

Making a suggestion

If you have any suggestions you feel will enable us to provide you with better products and services, please let us know.

Making a compliment

There is nothing so encouraging as a well-earned compliment. So if you have received exceptional service from St.George, please let us know so that we can pass on the compliment.

Making a complaint

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

Our aim is to resolve your complaint within 5 working days, however, 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. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Solutions team.

Our Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

Contact us

If you are a Business Bank, Institutional Bank, Premium Banking or Private Banking customer please contact your Relationship Manager or Private Banker in the first

instance. Alternatively, you can contact us using the following contact details.

Over the phone:

Please call us from anywhere in Australia on 13 33 30 (8am–8pm 7 days).

Over the internet:

Go to the 'Contact Us' page on stgeorge.com.au

If you prefer to email or mail:



stgeorgecustomerexperience@stgeorge.com.au



St.George Customer Solutions,
Reply Paid 5265, Sydney NSW 2001

If you are in a branch:

You can tell us in person.

If you are still unhappy


If you are not satisfied with our response or handling of your complaint, you can contact the St.George Customer Advocate (**Customer Advocate**) or the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA). Time limits apply to complain to AFCA. Please refer to AFCA's website set out below for details.

Customer Advocate

The role of the Customer Advocate is to provide an independent review of the outcome of your complaint. The Customer Advocate operates separately from our day to day business areas and its recommendations are

binding on the bank. If you choose to contact the Customer Advocate first, you can still refer your complaint to AFCA if you remain dissatisfied. The Customer Advocate will advise you of the kinds of complaints they can help with.

The St. George Customer Advocate can be contacted by email or mail:

 customeradvocate@stgeorge.com.au

 Customer Advocate, Reply Paid 5265,
Sydney NSW 2001

Please include the following information in your correspondence to the Customer Advocate;

- Your customer number and complaint reference number
- Your preferred contact details
- A brief description of your complaint

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) is not part of St. George. 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 or Legal Aid.

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