

Customer Complaints and Feedback Policy

We are committed to creating a culture whereby your feedback is encouraged, recognised, and consistently captured.

Under our Customer Complaints and Feedback Policy, you will be given the opportunity to register a complaint or provide feedback via a process that is fair, transparent, and free of charge.

All complaints and any feedback will be received, considered, and treated without bias.

Where you choose to register a complaint with us, we commit to:

- actively listen to you;
- work with you to understand your complaint and to determine a mutually agreeable resolution;
- obtain your acceptance of any proposed resolution, prior to implementing it;
- halt credit management action against any amount that is the subject of an open complaint;
- halt cancellation of telecommunications service whilst a complaint is being investigated;
- not pursue legal proceedings whilst a complaint is currently being investigated, both internally and externally.

How you can provide feedback

Complaints and feedback can be provided using any of the following mediums:

- in writing
 - Mail: Complaints department, Bendigo Telco, PO Box 1062, Bendigo VIC 3552
 - Email: customerhelp@bendigotelco.com.au
- Verbally
 - Phone: **1300 228 123**
 - In Person: CX centre, Shop 34, Fountain Court, Bendigo VIC 3550
 - Mon – Fri (10:00am – 3:00pm)
- Online
 - Website: www.bendigotelco.com.au
 - Customer Satisfaction Surveys / Customer Focus groups

We will endeavour to service the needs of people with disabilities and those with special needs by providing them with access to appropriate resources, such as interpreter services as required.

Customers can nominate a representative to make and handle a complaint.

Fair and transparent processes

Our customer service staff have the authority and skills required to record and manage your feedback or complaint regardless of whether it relates to a billing issue, systemic problem, technical service difficulty or a standard inquiry.

Customer service staff will always:

- identify themselves by first name when dealing with you;
- deal with an authorised representative, and on request will deal with an advocate if the advocate can be appropriately identified and authorised by the account holder;
- record all complaints and feedback in the appropriate format.

Customer service staff will advise you of how you can provide feedback and the type of information that is considered to be of value. Such information may include your account number, time and date of instances and historical data.

Once you lodge a complaint with us, we will provide you with a unique complaint reference number. You will be able to use this number to monitor the progress of your complaint.

Classification of complaints

Whilst we understand that all complaints require our prompt attention and a quick resolution, we think that it is important to classify some complaints as urgent. We will define a complaint as urgent when it meets one or more of the following criteria:

- where you make a complaint, and you have applied for or have been accepted under our Financial Hardship policy and where the subject of your complaint has the potential to aggravate or contribute to your financial hardship; or
- where disconnection of your service(s) is imminent or has occurred and we have not followed due process.

Retention and review of records

We will retain all records of complaints for a minimum of 2 years.

We will actively monitor complaint records on a regular basis to identify emerging issues and look to improve them as soon as practical. Formal reviews and analysis will be undertaken quarterly to:

- ensure that satisfactory resolutions are being delivered;
- identify possible improvements to our process or product;
- identify systemic issues.

Please note that Bendigo Telco may provide information to the TIO or regulators such as those listed in the external escalation table listed below in accordance with our obligations under the *Privacy Act 1988* and our Bendigo Telco Privacy and Credit Reporting policy.

Timeframes

The table below outlines the timeframes that we will apply.

Process step	Timeframe
Complaint acknowledgement	When you make a complaint either, in person or over the phone, we will acknowledge your complaint at the time of receipt . Where your complaint is made by email, logged via our website, via post or via phone and a message is left, we will acknowledge your complaint within 2 working days of receiving the complaint.
Complaint resolution	We will always advise you of the resolution of your complaint. <ul style="list-style-type: none"> • where possible we will seek to resolve your complaint on first contact. • where this is not possible, we will advise you of the proposed resolution within 15 working days from the date we receive your complaint. • where a complaint is about alleged billing errors, we will endeavour to resolve the complaint by no later than the end of the next billing period or within 40 Calendar days, whichever occurs first.

Urgent complaints	For urgent complaints, where you accept the proposed resolution, we will implement the resolution within 2 working days from receiving your complaint.
When timeframes will not be met	If we feel that we will not meet the above timeframes we will advise you (prior to the timeframes elapsing) of: <ul style="list-style-type: none"> • the reasons for the delay. • the specific timeframe that will apply; and • if the anticipated delay is likely to be a further 10 working days or more and the delay is not the result of a declared mass service disruption, we will advise you of your options for external dispute resolution.
Resolution actions	We will complete all necessary actions to deliver the resolution we offer within 10 working days of you accepting the resolution unless: <ul style="list-style-type: none"> • you agree otherwise; or • the resolution is dependent on your completing actions and these actions have not been completed.
Complaint outcome in writing	When we close a complaint (with your consent), and you request a written confirmation of the outcome we will provide this within 5 working days .
Frivolous or vexatious complaints	After careful consideration and exhausting all possible avenues for resolution as part of our complaint and feedback policy we determine that we cannot assist you further and conclude that your behaviour or claim is frivolous or vexatious, we will inform you of our decision and the reasons within 5 working days of making such a decision. We will also advise you of your options for external dispute resolution. Any subsequent complaint on the same or similar issue will not be accepted, except as part of an external dispute resolution process.
Closing your complaint	Other than when we close a complaint (with your consent) or where we have decided it is a frivolous or vexatious complaint, we may close your complaint when we cannot contact you after at least 5 separate attempts. If we cannot reach you, we will write to you that we have not been able to contact you and invite you to contact us within a specific timeframe within not less than 10 working days . If we do not hear from you, we will close your complaint.

Complaint prioritisation, escalation, and external dispute resolution

Complaint prioritisation

If you are dissatisfied with how we have classified your complaint and want to be reassessed and treated as an urgent complaint, we will within **2 working days** of receiving that communication will have a senior representative review and advise you of this review.

If, after complaint prioritisation escalation, you remain dissatisfied we will advise you of the options for external dispute resolution including the Telecommunications Industry Ombudsman (TIO) and other relevant industry bodies as listed in the below external escalations table.

Internal escalations

If you are unhappy with the timeframes that apply to handling or management of your complaint, or the resolution, we will within **5 working days** of receiving that communication assess the complaint and where appropriate have a senior representative review in accordance with our internal escalation process.

If, after internal escalation, you remain dissatisfied we will advise you of the options for external dispute resolution including the Telecommunications Industry Ombudsman (TIO) and other relevant industry bodies as listed in the below external escalations table.

External escalations

In some instances, it may be more appropriate for your complaint to be dealt with by an external party. Alternatively, you may request an external review your complaint. On such occasions we will assist you by providing you with the following alternatives and contact points.

External Paths	How	When to refer
TIO	P: 1800 062 058 (8am – 8pm AEST, Mon – Fri) E: tio@tio.com.au W: https://www.tio.com.au/making-a-complaint Post: PO Box 276, Collins Street West, Melbourne VIC 8007	The TIO is an independent dispute resolution body that is authorised to investigate certain complaints by residential and small business users of telecommunications and internet services
ACMA	P: 1300 850 115 (9am – 5pm AEST, Mon – Fri except on public holidays) E: info@acma.gov.au W: https://www.acma.gov.au/contact-us	You can contact the Australian Communications and Media Authority (ACMA) for information about telecommunications issues. The ACMA is the agency responsible for regulating the telecommunications industry
ACCC	P: 1300 302 502 (9am – 5pm AEST, Mon – Fri except on public holidays) W: https://www.accc.gov.au/contact-us/contact-the-accc/make-an-enquiry	The ACCC manages consumer affairs and protections and fair-trading laws
OAIC	Complaints must be in writing Post: GPO Box 5288, Sydney NSW 2001 Fax: 02 6123 5145	The Office of the Australian Information Commissioner manages privacy complaints

For further information please contact our Customer Experience on **1300 228 123**.