



# Australian Complaints Handling Policy

December 2023

## Our Complaints Policy

This Policy explains the process for lodging a complaint and what you can expect from us. There is no cost to you in lodging a complaint with us.

At Macquarie, delivering exceptional client experience is at the heart of what we do.

While this is our goal, we understand that from time-to-time clients may express dissatisfaction with our products or services. We take these complaints seriously and if you are unhappy, we would like to hear about it.

We recognise that effective complaint management improves your experience, whilst helping us understand how we can better serve your needs by improving our products and services.

This Policy applies to Australian retail complaints. A retail customer is any individual or small business (generally less than 100 employees) who has been provided financial services by Macquarie.

## Our principles

At Macquarie our purpose and principles guide our actions. These form part of our Code of Conduct, which sets out the way our people are expected to behave. You can find out more about our principles and Code of Conduct [here](#).

We will act fairly, honestly and reasonably in our dealings with you. We will work with you to try to find common ground. Our [dispute resolution statement](#) outlines our guiding principles in our dealings with you.

Macquarie Bank also subscribes to the Banking Code of Practice, an industry code of conduct developed by the Australian Banking Association (ABA) which sets standards of good banking conduct for banks, their staff and their representatives. You can find out more about The Code via our [Client Experience](#) page.

## How can you complain?

You can complain:



### Online

You can lodge a complaint online via our [Feedback and Complaints page](#).



### By phone

You can contact the Macquarie business you've been dealing with, or if you prefer, [contact our Complaints team](#)



### In writing

You can write to us at:  
The Complaints Officer  
Macquarie Bank Limited  
GPO Box 4294  
Sydney NSW 1164

### Assistance in lodging your complaint

We are happy to help you make your complaint – please contact us if you need assistance.

We are committed to ensuring our complaints process is accessible to all clients and will work with you to discuss your complaint via your preferred method of communication where possible.

For information on our accessibility options, please see our [Feedback and Complaints page](#).

If you have a vision impairment or difficulty using smart devices, please reach out to our Client Services team via the [Feedback and Complaints page](#) and they will assist you.

If you are deaf and/or find it hard hearing or speaking with people over the phone, you can contact us via the National Relay Service (NRS). Please see our [Feedback and Complaints page](#).

Additionally, for complaints lodged by third party representatives on your behalf, we will seek to communicate directly with the representative regarding your complaint where suitable authority exists. We may require you to provide documentation authorising your representative to deal with us, depending on the nature of your complaint.

## How Macquarie deals with complaints

Every Macquarie business has a Complaints Manager who is responsible for reviewing complaints to ensure they are dealt with appropriately.

Our aim is to resolve complaints as quickly as possible. If we can't resolve your complaint immediately, we'll acknowledge it within 24 hours or as soon as practicable and resolve it as quickly as we can. We'll keep you informed of the progress of your complaint until you receive our final response.

We'll investigate your complaint thoroughly to determine the details and cause of the complaint. We'll seek to understand your concerns fully, reviewing the facts of the matter and identifying an appropriate resolution.

### Our response to your complaint

We aim to respond to and resolve your complaint as quickly as possible. Where required, we'll inform you of the final outcome of your complaint in accordance with the maximum timeframes outlined below, commencing from receipt of your complaint. A response and/or outcome to a complaint may be provided verbally or in writing.

Note that in certain circumstances, such as matters that are particularly complex, these timeframes do not apply.

*If you're not sure what category your complaint falls into, please ask us.*

Complaint Category	Maximum Response Timeframe
Standard complaints	30 calendar days
Traditional trustee complaints	45 calendar days
Superannuation trustee complaints, except for complaints about death benefit distributions	45 calendar days
Complaints about superannuation death benefit distributions	90 calendar days after the objection to a proposed death benefit distribution.
Credit-related complaints involving default notices	21 calendar days

We'll also provide the contact details of the external dispute resolution body if you are not satisfied with our response. Refer to 'What to do if you are not satisfied with our response' for further information.

What to do if you are not satisfied with our response

If you have raised your concerns with us and you are not satisfied with the outcome proposed or believe that we have not resolved your complaint fairly, then you can request to have your complaint reviewed free of charge by the Australian Financial Complaints Authority (AFCA). AFCA provides free independent financial services complaint resolution for retail and small business complaints.

Please note that AFCA is bound by certain rules and your complaint may or may not fall within its jurisdiction.

You can contact AFCA directly via:

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

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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

## Macquarie Customer Advocate

The mission of the Macquarie Customer Advocate is to enhance customer outcomes consistent with our principles of [What We Stand For](#).

The Macquarie Customer Advocate's role is to:

- listen to our customers and provide a customer-centric voice when making recommendations to improve customer experience
- minimise the risk of future problems by reviewing key customer themes
- work with Macquarie complaint teams to promote fair and reasonable customer outcomes

The Macquarie Customer Advocate can be contacted at:

The Customer Advocate

Macquarie Group Limited

GPO Box 4294

Sydney NSW 1164

Email: [customeradvocate@macquarie.com](mailto:customeradvocate@macquarie.com)