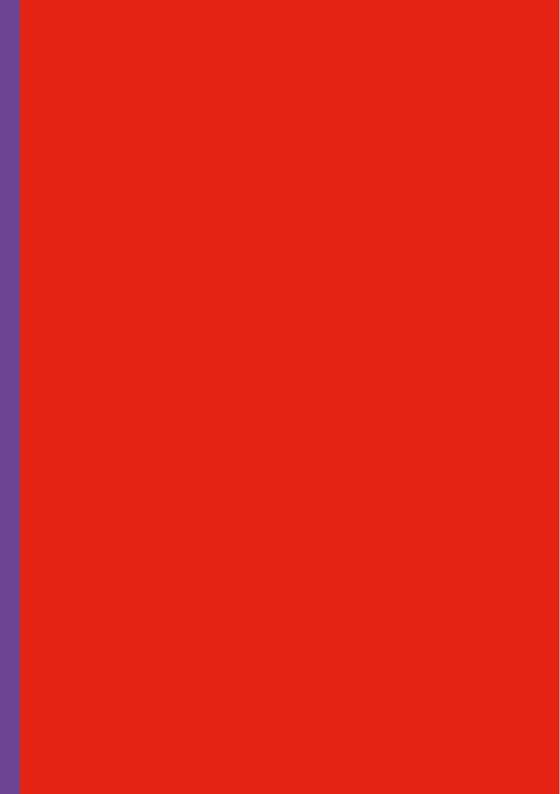
LET US KNOW WHAT YOU THINK

A guide to providing feedback because your experience matters.







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Your feedback matters

At Westpac we welcome your feedback and complaints as an opportunity to improve our service, provide feedback to our staff and help us put things right.

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

We're here to help

- If you have feedback or a complaint, below are easy ways to let us know
 - \$ 5131 (8am to 6pm, Business days)
 If you are overseas, please call (+679) 5131
 - www.westpac.com.fj
 search 'Feedback and Complaints' or 'Contact Us'
 - ✓ feedbackfiji@westpac.com.au
 - Visit us in branch
 - Let If you're a Commercial Banking customer, please contact your Relationship Manager in the first instance.

What happens if you want someone to lodge the complaint on your behalf?

There are times where you may want someone such as a financial counsellor, legal representative or family and friends to lodge a complaint on your behalf. Once you have provided appropriate authority for your representative to liaise with us, we will not contact you directly unless:

- · you request us to communicate with you directly,
- we have concerns that your representative is not acting in your best interests, is acting in a deceptive or misleading manner (with you and/or us), or is not authorised to represent you,

What can you expect when you make a complaint?

We endeavour to resolve your complaint in the moment if we can or within 5 business days. If we are unable to resolve your concern at your first point of contact, we will let you know and will then escalate your complaint to Management.

We will work quickly to understand your concerns

A complaint acknowledgment will be sent to you within one business day, and we will then work to find a solution for you.

A bank representative will explain our complaints process to you, clarify any additional information we may need, and be your point of contact until your complaint is resolved. Your complaint will be reviewed in a fair and objective manner, in line with our FAIRGO principles.

FAIRGO Principles

We will keep you updated

During the assessment and investigation of your complaint, the assigned bank representative will endeavour to solve your complaint with care, find a solution as quickly as possible, and help to prevent similar issues from occurring again. We will provide you with regular progress updates and if some further information is needed, we will always let you know!

There are many things that can affect complaint response times, but we will strive to meet or outperform the maximum complaint resolution timeframes that are set by law

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 will let you know the outcome of your complaint in writing.

Westpac Fiji has a Customer Advocate whose role is to advise and guide our complaints team on how best to resolve a complaint and to listen to customers and recommend changes to policies, procedures and processes. Visit the 'Feedback and complaints' section of our website to get in touch with our Customer Advocate.

If you're still unhappy

If you are not satisfied with our response or handling of your complaint, you can contact the Reserve Bank of Fiji (RBF).

The Reserve Bank of Fiji (RBF)

The RBF is not part of Westpac. The RBF is Fiji's central bank. One of its primary goals is to promote sound financial structure and ensuring the interests of depositors are safeguarded.

The contact details for the RBF are set out below.

Online: www.rbf.gov.fj

Email: rbfcomplaints@rbf.gov.fj

Phone: (679) 331 3611 **Mail:** Reserve Bank of Fiji

Private Mail Bag, Suva.

We want to hear your feedback

We may follow up with you to check you're satisfied with how we managed your complaint.

Your privacy

We will protect the privacy and security of your information and adhere to the Westpac Fiji Privacy Statement, available on our website: Respecting and protecting our customers' privacy is a key part of our commitment with you. Go to our website and search 'privacy'.

