

# Let us know what you think

Feedback Guide



Here for good.





## Compliments and complaints

At NGM Group we strive to provide excellent customer support and service. Our team is highly motivated, and we love to hear your feedback. If you've had a great experience and would like to share it, please let us know so we can pass it on.

If you are unhappy with a product or service, or if we do not meet your expectations, we want to know. Concerns or complaints raised provide NGM Group with information to enable us to improve on our commitment to our customers and the community.

## Our Commitment to you

- We will acknowledge your complaint.
- We will investigate, consider all relevant information.
- We will aim to find a fair resolution.
- We will keep you informed of our progress and advise you if there will be a delay.
- We will keep your information confidential.
- We will respond to your complaint, either in writing or verbally.
- We will advise you what to do if you are not satisfied with our response.
- We will not charge a fee for making a complaint.

## Tell us about your complaint

- Please provide your name and preferred contact details.
- Tell us what your complaint is about or what has gone wrong.
- Please provide any documentation or supporting information that you feel is relevant or would like us to consider.
- How can we make it right? Let us know what resolution you are seeking.



## What can you expect after you make a complaint?

NGM Group aims to resolve complaints on the spot wherever we can or within 5 business days. If we can't provide a resolution on first contact, we'll acknowledge your complaint has been lodged, provide you with a reference number and details of how to contact us about your complaint.

If we need more time to resolve your complaint, we may need to refer your complaint to our Customer Relations team for further investigation.

Our Customer Relations team will let you know they have received your complaint and investigate your complaint, in an objective and unbiased manner.

During the assessment and investigation of your complaint a Customer Relations Specialist will keep you updated on the progress and work to find a fair solution.

If we are unable to resolve your complaint within 30 days (21 days for financial hardship or debt collection), we will advise you of the reasons for the delay and the expected timeframe for an outcome to your complaint. We will continue to keep you updated on the progress of your complaint and provide you with contact details for the Australian Financial Complaints Authority (AFCA).

## What if I'm not satisfied?

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

**Phone:** 1800 931 678 (free call)

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

If your complaint is about your privacy or how we handle your Consumer Data Right (CDR data), you can also contact the Office of Australian Information Commissioner:

**Website:** [www.oaic.gov.au](http://www.oaic.gov.au)

**Phone:** 1300 363 992

**Post:** GPO Box 5288, Sydney NSW 2001

## If you need extra care or assistance to make your complaint

Examples of how we can assist you include:

- Assistance completing forms.
- Translating and Interpreter Services (TIS National) if English is not your first language.
- The National Relay Service if you need help with speaking or listening.
- AUSLAN instruction services.
- Providing you with information that is accessible such as in large print or audiotape.
- Working with anyone you appoint to help you manage your complaint, such as a friend, family member or legal representative – we can talk to them where we have your authority to do so.
- Referring you to our dedicated Customer Assist team.

## We want to hear from you

You can contact us to raise your compliment, complaint or feedback using any of the following methods.



**Internet Banking/mobile app:**  
log in and send us a secure message.



**Phone:** 13 19 87  
Open 8am – 6pm Monday to Friday, 9am – 2pm Saturday  
From Overseas: +61 2 4907 6501



**Post:** Customer Relations, PO Box 5001,  
Hunter Regional Mail Centre NSW 2310.



**In Person:** Visit your nearest Newcastle Permanent branch.  
To locate your nearest branch visit [www.newcastlepermanent.com.au/locate-us](http://www.newcastlepermanent.com.au/locate-us)  
or call 13 19 87.



**Email:** [customerrelations@newcastlepermanent.com.au](mailto:customerrelations@newcastlepermanent.com.au)



**Or visit the website:**  
[www.newcastlepermanent.com.au/contact-us/compliments-and-complaints](http://www.newcastlepermanent.com.au/contact-us/compliments-and-complaints)

