

# Complaint Handling Guide



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## How we manage your complaint

If you're unhappy with our products or service, we want to know about it. Your complaint helps us understand when you're not happy and gives us a chance to do better.

Our team is here to listen to your concerns and respond with care. We'll give you a fair outcome and fix any mistakes we've made. We'll do this as quickly as possible.

Knowing when we haven't got it right helps us to look for ways to improve and continue to offer you the products and service you need.

We regularly review our complaint handling process to make sure it's easy and your voice is heard.

## What you can expect from us

### It's easy to complain

It's free to make a complaint with us, and the steps to raise a complaint are easy.

We'll explain the steps of the complaint process, so you'll know what happens next. And, when we speak and write to you about your complaint, we'll do it clearly.

We know sometimes you might need support in different ways at different times in life. When you need it, we'll take extra care to make sure you're supported during the complaints process.

### We'll act quickly to understand your concerns

We'll let you know we've received your complaint and give you an outcome in a reasonable timeframe.

### We'll keep you updated

We'll contact you during the complaint process. We'll also let you know any extra information we might need, and why we need it.

### We'll show integrity and fairness

We'll take ownership of your complaint and deliver on what we promise.

We'll be respectful, honest and fair when reviewing your concerns, and when we speak and write to you.

We'll show you how we've understood and investigated your concerns, and we'll check that we've followed our processes and acted fairly.



# 1. Making a complaint

## How do you make a complaint?

To let us know what's happened, you can call, email or write to us, or [click here](#) to use our online complaint form.

### If your complaint relates to AMP Bank:



#### **If you use the My AMP website or the My AMP app (BSB 939-200) to access your account**

Call 13 30 30 9am-5pm (Syd time)

Email [AMPBankComplaints@ampbanking.com.au](mailto:AMPBankComplaints@ampbanking.com.au)

Write to: AMP Bank, Reply Paid 79702, Parramatta, NSW 2124



#### **If you use the AMP Bank GO app (BSB 939-900) to access your account**

Message us in the AMP Bank GO app

Call 1800 950 105 (24/7)

Email [help@ampbank.com.au](mailto:help@ampbank.com.au)

### If your complaint relates to Superannuation or Pension:

Call 131 267 9am-5pm (Syd time)

Email [ampsuper@amp.com.au](mailto:ampsuper@amp.com.au)

Write to: AMP Super, PO Box 6346 Wetherhill NSW 1851

### If your complaint relates to Investments:

Call 133 267 9am-5pm (Syd time)

Email [trustinfo@amp.com.au](mailto:trustinfo@amp.com.au)

Write to: AMP Investments, PO Box 6346 Wetherhill NSW 1851

### If your complaint relates to North Superannuation, Pension or Investments:

Call 1800 667 841 9am-5pm (Syd time)

Email [north@amp.com.au](mailto:north@amp.com.au)

Write to: North Service Centre, GPO Box 2915 Melbourne VIC 3001

## **If your complaint relates to Financial Advice:**

### **AMP's simple advice and coaching**

If your advice appointment was booked with an AMP Super Coach, Financial Adviser or Retirement Specialist on our website or with our call centre, contact us:

Call 131 267 9am-5pm (Syd time)

Email [ampsuper@amp.com.au](mailto:ampsuper@amp.com.au)

Write to: AMP Super, PO Box 6346 Wetherhill NSW 1851

### **Other advice**

If your adviser was licensed under AMP Financial Planning (now known as Akumin Financial Planning), Hillross Financial Services or Charter Financial Planning, they're now owned by Akumin Pty Ltd ABN 34 679 707 487 (**Akumin**). This is because in 2024 we sold our advice business to Akumin.

Akumin is responsible for reviewing your complaint. We suggest you contact them about your concerns, using the contact details below:

Call 1800 812 388

Email [complaints@akumin.com.au](mailto:complaints@akumin.com.au)

Write to: Akumin, Aurora Place, Level 6, 88 Phillip Street, Sydney NSW 2000

### **Not sure who your Adviser is licensed with?**

You can check your recent communications. If you're still not sure, we'll help you. Contact us using the details above under the heading **AMP's simple advice and coaching**

## **What should you include in your complaint?**

If you write or email your complaint to us, please include the following information to help us quickly understand and investigate your concerns:

- The word 'complaint' in the heading or subject line
- Your name and contact details, including the best number to reach you
- What your complaint is about
- Copies of documents we should consider
- How you'd like us to resolve your concerns

We recommend you keep a copy of your complaint and original documents for your records.

## **Need help?**

### **Help from someone you trust**

If you need support to make a complaint you can ask someone you trust to contact us for you. Let us know if you'd like us to speak with someone else about your account.

### **Help to hear or speak with us**

If you find it hard to hear or speak on the phone, the National Relay Service (NRS) can help you to call us. For more details, visit [accesshub.gov.au](https://accesshub.gov.au).

When the NRS helps you to communicate with us, they'll need the phone number you want them to call. You can find the phone number you need in the section above called **How do you make a complaint?**

If you need to communicate with us about an AMP Bank product, please complete [this](#) form and send it to us before the NRS calls us.

### Help to speak with us in another language

If you'd like to talk to us in another language, we can help. Let us know by phone or email, and we'll arrange a time that an interpreter can help us talk.

You can find the contact details you need above. Look for the heading **How do you make a complaint?**

如果您希望使用其他语言与我们交流，我们可以提供帮助。

请通过电话或电子邮件告知我们，我们将安排时间，由口译员协助双方沟通。我们的联系方式请见上方。

إذا كنت ترغب في التحدث معنا بلغة أخرى، يُمكننا مساعدتك.  
يُرجى إخبارنا بذلك عبر الهاتف أو البريد الإلكتروني وسنرتب موعدًا لمترجم لمساعدتك على التحدث معنا. بيانات التواصل معنا مُبَيَّنة أعلاه.

如果您希望使用其他語言與我們交流，我們可以提供協助。

請透過電話或電子郵件告知我們，我們將安排時間，由口譯員協助雙方溝通。我們的聯絡方式請見上方。

Nếu bạn muốn trò chuyện với chúng tôi bằng một ngôn ngữ khác, chúng tôi có thể giúp.

Hãy cho chúng tôi biết thông qua điện thoại hoặc thư điện tử và chúng tôi sẽ sắp xếp một khung thời gian khi thông dịch viên có thể giúp chúng ta trò chuyện. Bạn có thể tìm thấy thông tin liên lạc của chúng tôi ở phía trên.



## 2. After you've made your complaint

### How long does it take?

We aim to resolve your concerns immediately. If we can't, we'll let you know and give you a complaint reference number. A dedicated complaint specialist in our Customer Resolution Team will look after your complaint. They'll contact you about your concerns, and the outcome of your complaint.

We're required to finalise your complaint within the timeframes set by the law. But we'll act quickly to understand your concerns and resolve your complaint sooner if possible.

The timeframes are:

|                                                                                                                              |                                                           |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| <b>Credit related complaints involving default notices, hardship notices or requests to postpone enforcement proceedings</b> | 21 calendar days after we receive the complaint           |
| <b>Super death benefit distribution complaints</b>                                                                           | 90 calendar days from the end of the claim staking period |
| <b>Other Super complaints</b>                                                                                                | 45 calendar days after we receive the complaint           |
| <b>Complaints that don't fit into the above situations</b>                                                                   | 30 calendar days after we receive the complaint           |

### What if we can't resolve your complaint within the timeframe?

Sometimes we might need more time to resolve the complaint if it's a complex issue or fix. If it's going to take us longer than these timeframes, we'll keep you updated on the progress of your complaint, and let you know the reasons for the delay.

If this happens you can raise your concerns with the Australian Financial Complaints Authority (AFCA). AFCA's details are on the last page, below.



## 3. Our response to your complaint

### What will our response include?

We'll contact you with our response to your complaint. We'll also send you a response:

- If you ask us to.
- If it's been more than 5 business days since we received your complaint.
- In some other situations where we need to give you the response in writing.

When we write to you, we'll explain:

- Our investigation of your concerns.
- The steps we've taken to fix our mistake or resolve your concerns.
- The reasons for our decision.
- How you can access any documents we've considered.
- How you can escalate the complaint to an external organisation if you're not satisfied with the outcome.

### What if you're not satisfied with the outcome or our handling of your complaint?

If an issue hasn't been resolved to your satisfaction, or we haven't responded within the timeframes, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides a fair and independent complaint resolution service that's free to consumers.

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

Call 1800 931 678 (free call in Australia)

Website: [www.afca.org.au/make-a-complaint](http://www.afca.org.au/make-a-complaint)

Write to: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001

There are time limits for lodging certain complaints with AFCA. This includes complaints about the payment of a Super death benefit, which you must lodge with AFCA within 28 days of receiving our written decision. You should contact them or visit their website for more details.

This information is provided by AWM Services Pty Ltd (ABN 15 139 353 496, AFSL 366121) (AWMS). It is general in nature only and hasn't taken your circumstances into account. Before deciding what's right for you, it's important to consider your particular circumstances and read the relevant Product Disclosure Statement, Target Market Determination or Terms and Conditions available from AMP at [amp.com.au](http://amp.com.au).

Read our [Financial Services Guide](#) for information about our services, including the fees and other benefits that AMP companies and their representatives may receive relating to products and services provided to you. All information on this website is subject to change without notice. AWMS is part of the AMP group.

