



ANZ COMPLAINT GUIDE

JUNE 2025

ANZ COMPLAINT GUIDE

This guide explains how you can make a complaint and how we'll try to resolve it to your satisfaction. It also outlines how to contact the Banking Ombudsman Scheme.

MAKING A COMPLAINT

We strive to deliver excellent products and services to our customers here in New Zealand, but if we get things wrong, we want to hear from you.

We are committed to working with you to understand what's happened and to try to resolve your complaint promptly.

We promise to listen to you and do our best to find a solution that is fair and reasonable.

OUR COMMITMENT TO YOU

- We will provide a complaint resolution process that is free and fair to use.
- We will be clear and respectful and use 'plain English' language in our communications with you.
- We will provide information about our complaint resolution process, the timeframes that apply and the progress of your complaint.
- We will listen carefully, review the information you provide us and work with you to explore different options for resolving your complaint.
- We will try to resolve your complaint at the time you raise it with us. If we can't resolve your complaint promptly, we will explain why.
- We will aim to resolve your complaint in no more than 5 working days. If we need more time we will let you know.
- If we cannot resolve your complaint to your satisfaction, we will explain why we've formed our view, the information we relied on to reach our decision and how to contact the Banking Ombudsman Scheme.
- We will provide you with all information the law requires us to.

IF YOU NEED HELP MAKING A COMPLAINT

You can appoint someone else to manage your complaint on your behalf, for example, a friend or family member, a legal representative or financial counsellor. We will talk to your representative if you authorise us to do so.

We are happy to work with an interpreter to assist you in lodging and managing your complaint, such as iSign or NZ Relay (as appropriate).

This guide is available in a printable format on our website (anz.co.nz/complaints) in the following languages:

- English
- Maori: Te Reo Māori
- Samoan: Gagana Sāmoa
- Chinese (Simplified): 简体中文
- Chinese (Traditional): 繁體中文
- Hindi: हिन्दी
- Tongan: Lea Faka-Tonga
- Korean: 한국어
- Punjabi: ਪੰਜਾਬੀ

Please contact us if you need the guide in another language or format.



TELL US ABOUT YOUR COMPLAINT

WHAT INFORMATION YOU NEED TO PROVIDE US

1. Your name
2. Your preferred contact details
3. What your complaint is about, including:
 - The product or service your complaint is about and what's gone wrong.
 - The resolution you are seeking.
 - Whether you believe you are experiencing financial hardship or difficulties and need assistance.

We will never ask you for your banking PINs, passwords, security codes or anything else that could compromise the security of your banking.

YOUR PRIVACY MATTERS

Because we take your privacy very seriously, we may need to:

- Ask you some security questions to verify your identity.
- Direct message you if you've posted your complaint publicly on social media.
- Obtain our customer's consent directly from them, if you tell us you are representing them and making a complaint on their behalf.

We will use any information you give us in accordance with our Privacy Statement, available at anz.co.nz/privacy.

You can make a complaint anonymously, but it may limit our ability to investigate and respond to your complaint.

WE'LL TRY TO RESOLVE YOUR COMPLAINT PROMPTLY

If possible, we'll try to resolve your complaint on the spot.

If we need more time to investigate and explore resolution options with you, we'll let you know and keep you informed of our progress.

If you ask us to, or if your complaint is complicated, we'll confirm the outcome with you in writing.

No matter how complicated your complaint is, we'll aim to resolve it in no more than 60 days (or 20 business days if you are in financial difficulty). Please help us meet these timeframes by replying to any questions we may have for you.

If you don't answer our questions or stop communicating with us, we may close your complaint if we don't hear back from you within two weeks. We'll let you know if we do this.

HOW TO HAVE YOUR COMPLAINT REVIEWED



THE BANKING OMBUDSMAN SCHEME

ANZ New Zealand is a member of the Banking Ombudsman Scheme (BOS).

BOS provides a free, independent service to help you resolve problems with your banking. You can contact them for help even if we are still investigating your complaint.

Generally, ANZ needs a reasonable opportunity to consider your concerns before BOS can review your complaint.

We'll provide you with the Banking Ombudsman Scheme's contact details when:

- We record your complaint and can't resolve it on the same day.
- You are not satisfied with our final response to your complaint.
- We haven't resolved your complaint within 60 days.

Contact the Banking Ombudsman Scheme

Website: bankomb.org.nz

Phone: 0800 805 950 (from overseas +64 4 915 0400)

Email: help@bankomb.org.nz

Mail: Banking Ombudsman Scheme
Freepost 218002
PO Box 25327
Wellington 6140

RELATED GUIDELINES

DISPUTE RESOLUTION PRINCIPLES

In addition to this document, our Dispute Resolution Principles help to make sure complaints are handled fairly and in line with community expectations.

See anz.co.nz/complaints to download our Dispute Resolution Principles and Model Litigant Guidelines.

THE CODE OF BANKING PRACTICE

The Code of Banking Practice sets out the standards of good banking practice when dealing with customers. ANZ has committed to support the standards set out in the code.

See anz.co.nz/complaints to download our Code of Banking Practice.

HOW TO MAKE A COMPLAINT

ONLINE

Use our online complaints form at anz.co.nz/complaints

Send us a secure BankMail if you're registered for ANZ Internet Banking

Email us at enquiry@anz.com

Message us on Facebook, Twitter or LinkedIn

CALL US

Monday to Friday, 8am – 8pm

Saturday and Sunday, 8am – 6pm

From New Zealand: 0800 560 555

From overseas: +64 4 470 3142
(charges may apply)

NZ Relay services for the hearing impaired:

Phone: 0800 4 715 715

Text Telephone: 0800 4 713 713

Fax: 0800 4 329 697

Website: www.nzrelay.co.nz

VISIT OR WRITE TO US

Visit us

Find your nearest branch at anz.co.nz/locations

Write to us, no stamp required

ANZ Customer Relations
Freepost Authority 178634
Private Bag 92210
Victoria Street West
Auckland 1142

