

Rabobank

feedback and
complaints process



Rabobank

If you have a complaint, would like to give us a compliment, or provide other feedback, we want to hear from you. Your feedback will help us better understand your needs, so that we can improve our service to you.

Complaints process

We are committed to resolving any concern you may have quickly and fairly. We will acknowledge your complaint within two business days and our goal is to resolve it within five business days.

If we cannot resolve your complaint when we first hear about it, we will regularly update you about the progress of resolving the complaint.

In exceptional cases, we might require more time than we first anticipated to review a complaint and find a resolution. We will let you know if that happens and why. We will also let you know by what date we will have finalised our investigation.

How we investigate complaints

Every complaint is different, so how we investigate each complaint depends on the details of your complaint. Here are some things we usually do during an investigation:

- Carefully consider your experience, including any information you provided.
- Analyse all relevant data from our systems.
- Decide how to resolve your complaint; this might include:
 - having an informal discussion with you to see if we can agree on a resolution,
 - sharing our initial analysis with you and discussing potential next steps, or
 - making you a formal offer of resolution after completion of our investigation.

What you can do if you are unhappy with the suggested resolution of your complaint

If you are not satisfied with the resolution offered, you can:

- Ask our Customer Resolutions Manager to review your complaint.
- Access the external dispute resolution service provided by the New Zealand Banking Ombudsman Scheme.

Our Customer Resolutions Manager

Our Customer Resolutions Manager is the contact person for unresolved complaints. Our Customer Resolutions Manager can be contacted by:

- Email: fm.nz.CustomerResolutionNZ@rabobank.com
- Post: Customer Resolutions Manager, Rabobank, PO Box 38396 Wellington Mail Centre, Lower Hutt 5045

The Banking Ombudsman Scheme

The New Zealand Banking Ombudsman provides a free and independent service for people who have unresolved problems with a bank, helping to resolve disputes between customers and banks. Contact them directly:

- Online: www.bankomb.org.nz
- Email: help@bankomb.org.nz
- Phone: 0800 805 950 (+64 4 915 0400 from overseas)

A brochure issued by the Banking Ombudsman explaining this service in more detail is available from all Rabobank branches and their website (above).

Share your feedback

You can provide feedback through a number of ways:

- *Phone:*
 - *Rabobank Online Savings customers call 0800 22 44 33, Mon-Fri 8am-6pm (NZ time), +64 4 819 2870 from overseas*
 - *Rabobank New Zealand (Agri-lending) call 0800 500 933, Mon-Fri 8am-5.30pm (NZ time), +64 4 819 2783 from overseas*
- *Online:*
 - *use our online contact form at www.rabobank.co.nz/contact-us*
- *Write to us:*
 - *Send us an email at clientservicesnz@rabobank.com*
 - *Post us a letter to:*
Customer Service Centre
PO Box 38 396
Wellington 6015

Make sure to include your name, address, contact details as well as your concerns and what action you have taken. For security reasons, please DO NOT provide any confidential or account specific information via email. You can find out more about how Rabobank uses and protects your information at www.rabobank.co.nz/privacy-statement.

Our Rabobank Agri-lending clients can also talk directly with their Agribusiness Manager or visit their local Rabobank branch.



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