



Complaints Policy



Easy Read Version
February 2025

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About this document



This document is written in an easy to read way.

We call it **Easy Read**.



You might not know some words.

The first time we use those words they are blue.

We tell you what they mean.



Words **in blue** are also in a [word list](#).

You can check what they mean there.



This is an Easy Read version of a **policy**.

A policy is a document saying what we do in a situation.

This policy is about how you make complaints.



This Easy Read version was written for ING Bank in Australia.

About this policy



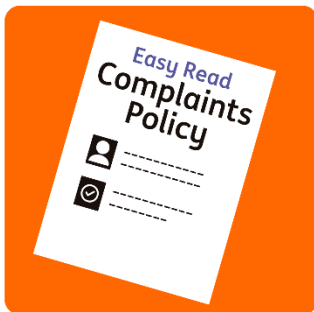
You can make a **complaint** if you have a bad experience with us.

A complaint is when you tell us things are not going well.

This might be about:



- A service
- A product
- Or how we handled your complaint.



This policy tells you:

- How to make a complaint
- What we will do
- How to get help to make a complaint
- What to do if you are not happy with how we fixed the problem.





When you make a complaint we will:

- Take your complaint seriously
- Try to fix the problem straight away
- Be fair.

1. How to make a complaint to ING



We are open **24/7**.

24/7 is 24 hours a day and 7 days a week.

You can chat with us any time or day.



Call us on **133 464**.

If you are in Australia, this call is free.

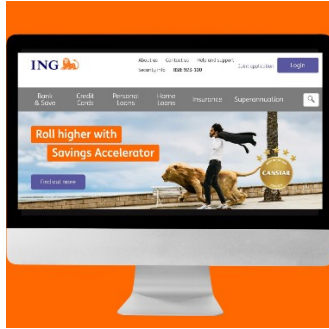


You might need to pay to call us:

- If you call us outside of Australia

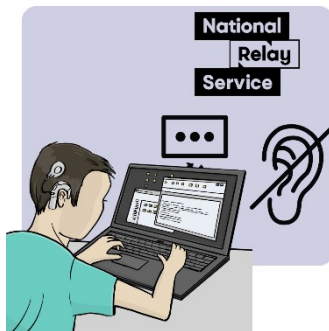
Call:

- **02 9028 4077** inside Australia
- Or **+61 2 9028 4077** outside Australia.



There are more phone numbers on our website.

Please [go to our website](#) to find the best number to call.



Use the National Relay Service if:

- You have trouble hearing
- You have trouble speaking.

Call Voice Relay on **1300 555 727**.

Then ask for **133 464**.



For TTY call **133 677**.

TTY lets you communicate using text.

Then ask for **133 464**.



Email us at customer.complaints.au@ing.com



Send us a letter at
ING – Complaints Resolution
GPO Box 4094
Sydney NSW 2001

You can also contact us on [Facebook](#) and [Twitter](#).



Twitter is also called [X](#).

Some of our products and services have different complaint teams.

Living Super



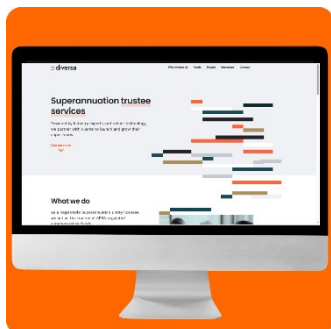
Email them at
livingsupercomplaints@onesuper.com.au



Send them a letter at
Reply Paid 93910
Melbourne VIC 3001
You do not have to use a stamp



Call them on **133 464**.



More information about making a complaint about Living Super is on their website.

<https://diversa.com.au/complaints>



Insurance services

Insurance may help pay for the cost when:

- Emergencies
- Or bad things happen.

If something happens your insurance may help you pay for it.

You have to pay money for insurance.

You can pay:

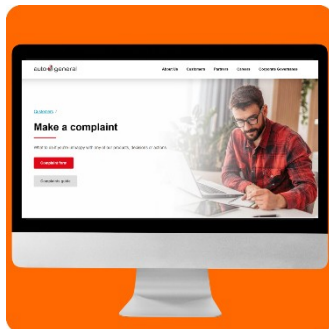
- Yearly
- Twice a year
- Or monthly.





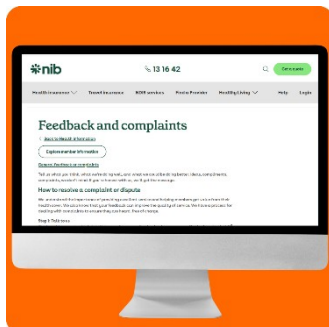
It includes:

- Car and motorcycle insurance
- Home and **contents** insurance
Contents are the things in your house.
- Pet insurance
- Travel insurance



This [website](#) tells you how to make a complaint about insurance services.

It is not the ING website.



For health insurance [visit this website](#) to find out how to make a complaint.

It is not the ING website.

2. Get help to make a complaint

You can ask us to help you make a complaint.

Or ask someone to be your **representative**.

A representative is someone who speaks for you.

You might ask:

- A family member



- A **financial counsellor**



A financial counsellor is a trained person who can help with your finance problems.

National Debt Helpline

They offer free financial counselling.

Call them on 1800 007 007.

Visit their [website](https://www.nationaldebtline.org.au/).



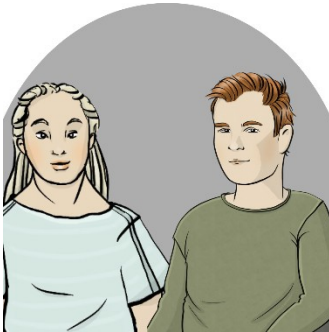


- A **lawyer**

A lawyer is someone who knows and understands the law.

They are also called an **attorney**.

You will need to pay money to see a lawyer.



- A friend you trust.



Your representative can make the complaint for you.

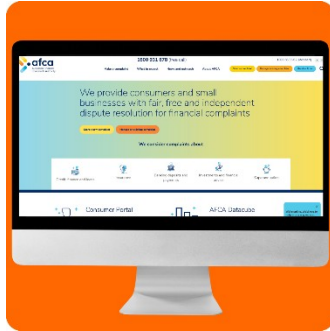
We will talk to your representative about the complaint.

We can also talk to you if you want.



We will talk to you about your representative if:

- They are not doing a good job
- We think they do not have your permission to speak for you



- The **Australian Financial Complaints Authority** says that they are not allowed to help you with your complaint.

They are also called AFCA.

The AFCA:



- Helps with complaints about financial services
- Is a free service
- Is not part of ING.

3. How ING will deal with your complaint



Tell us as much information as you can including:

- Your name
- Your contact details
- Your account number



- What your complaint is about
- How you want your problem solved.



Next we will talk to you.

We want to make sure we understand your complaint.

We might ask you questions.



We will also tell you what happens next:

- We will think about how to respond.
- Then we will tell you how we plan to respond to your problem.

4. How long does it take ING to respond to your complaint?



We will tell you when we have received your complaint.

We want to respond to the problem quickly.



We will try to answer your complaint within 5 **business days**.

Business days are days most businesses work.



Business days include Monday to Friday.

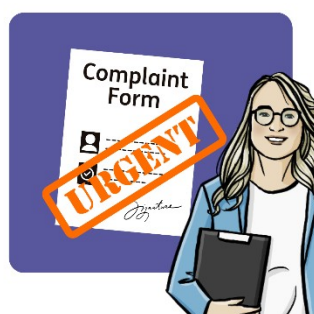
Saturday and Sunday are not business days.



Sometimes it takes more than 5 business days to answer your complaint.

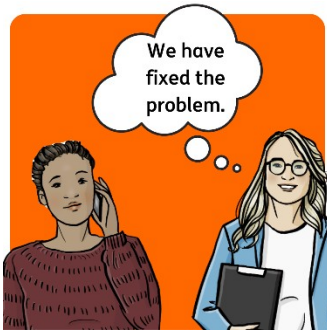


We will write to you if we cannot answer your complaint within 30 days.



Tell us if your complaint is **urgent**.

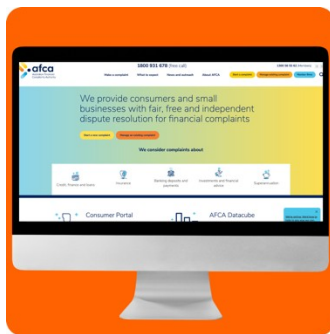
Urgent means your complaint needs attention straight away.



We will tell you when we have responded to your problem.

Tell us if you need us tell you in writing as well.

5. If you are not happy with how ING responds to your complaint



If you are not happy with how we respond to your problem you can talk to ACFA.



Call them on **1800 931 678**.

Visit [their website](https://www.acfa.org.au).



You can email them at info@acfa.org.au

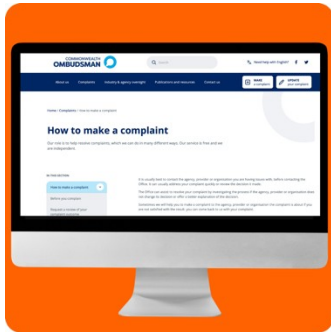


Send them a letter

Australian Financial Complaints Authority Ltd

GPO Box 3

Melbourne VIC 3001



If your complaint was about

private health insurance you can talk to the
Private Health Insurance Ombudsman.

Visit [their website](#) to find out how to make a
complaint.

Word List



24/7

24/7 is 24 hours a day and 7 days a week.

Australian Financial Complaints Authority or ACFA

The Australian Financial Complaints Authority:



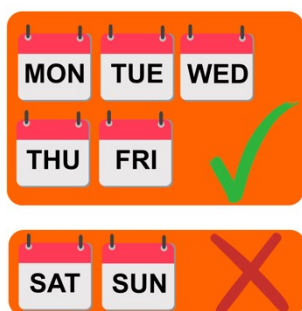
- Helps with complaints about financial services
- Is a free service
- Is not part of ING.

Business days

Business days are days most businesses work.

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Complaint

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Contents

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Insurance

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- Emergencies
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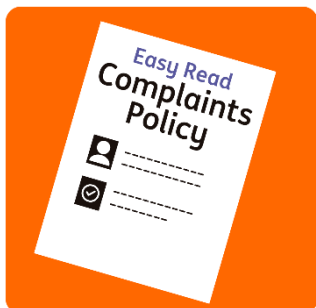
If something happens your insurance may help you pay for it.



Lawyer

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They are also called an **attorney**.



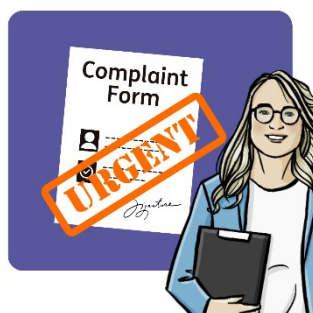
Policy

A policy is a document saying what we do in a situation.



Representative

A representative is someone who speaks for you.



Urgent

Urgent means your complaint need attention straight away.

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Easy Read written by Jacque Gibb for The Easy Read Toolbox.