



ANZ Europe S.A. Complaint Guide

1 July 2026

About this document

We strive to deliver high-quality products and services to our customers. If we get things wrong, we want to hear from you. ANZ Europe S.A. (“ANZ EU”) is committed to handling complaints fairly, transparently and within clear timeframes.

This guide explains how to make a complaint, the information we may ask you to provide, what you can expect from us, and how we will manage your complaint in accordance with applicable European and French regulatory requirements.



How to make a complaint

1

Get in touch with us

There are a few ways to contact us about your complaint, so choose the option that suits you.



Online

Visit <http://www.anz.com.au/support/complaints> and select the 'Online complaints form'.



By Email to

anzeucomplaints@anz.com



By phone

- Call ANZ on +613 9683 9999 from overseas



In person

- If you have a Relationship Manager, please feel free to contact them.



2

Additional support and assistance options

ANZ Easy Read Complaints Guide

Our [Easy Read Complaints Guide](https://anz.com/complaint) available at anz.com/complaint presents information in a way that is concise and easy to understand. It sets out how to make a complaint, what happens when you do, and ANZ support services.

ANZ Complaint Guide in another language

This document is available on anz.com/complaint in [Arabic](#), [Korean](#), [Hindi](#), [Vietnamese](#), [Simplified Chinese](#), [Traditional Chinese](#), [Italian](#) and [Greek](#).

Authorise someone to help you

You may 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 will prioritise urgent complaints for customers experiencing vulnerability

Sometimes your personal circumstances can make your complaint urgent. If you require urgent support, please let us know when you contact us.

products or services, staff or our handling of a complaint.

- The resolution you are seeking.

3

Tell us about your complaint

Please tell us:

- Your name and preferred contact details (unless you wish to lodge a complaint anonymously).
- Name of the client or legal entity you are representing
- What your complaint is about and what has gone wrong – this might be about ANZ



4

Resolving your Complaint

Once we have received your complaint, we will review the information you have provided and begin investigating the matter.

What you can expect from us

We will acknowledge receipt of your complaint in writing within 10 working days, unless we are able to provide a final response within this time.

- If your complaint can be resolved quickly, we may provide a final response within 3 business days.
- If we need more time to investigate your complaint, we will keep you informed of our progress.
- aim to resolve your complaint on the spot (where possible), or within 5 business days.

If your complaint takes longer to resolve

If your complaint has not been resolved within 4 weeks, we will write to you to:

- explain why more time is needed; and
- let you know when you can expect further contact or an outcome.

We aim to provide a final response within 8 weeks of receiving your complaint.

If we are unable to provide a final response within this timeframe, we will:

- explain the reasons for the delay; and
- outline the next steps available to you.

Our response to you

Our final response will clearly explain:

- the outcome of our investigation;
- whether your complaint has been upheld (in full or in part); and
- any actions or remedies we have agreed to implement, where applicable.

5

What to do if you are not satisfied with our handling of your complaint

If you are not satisfied with our final response, you may ask us to review the outcome or seek independent advice about any other options available to you.

We will ensure our response clearly explains the reasons for our decision and the basis on which it was made.

Where applicable, you may also choose to pursue your complaint through other available legal avenues, including civil proceedings.



Our commitment to our customers

- ✓ We will acknowledge receipt of your complaint in writing within 10 working days, unless we provide a final response sooner.
- ✓ We will provide you with information about our complaint handling process.
- ✓ Our complaint resolution process is free of charge.
- ✓ We will listen, take time to understand your concerns and try to resolve your complaint at the time you raise it with us.
- ✓ We will assess and prioritise your complaint according to the urgency and severity of the matters raised.
- ✓ We will aim to manage your complaint fairly, objectively and without bias.
- ✓ If we have got things wrong, we will acknowledge, apologise, and work towards a fair outcome.
- ✓ We will ensure that any agreed resolution outcomes are implemented in a timely manner.
- ✓ We aim to resolve complaints as quickly as possible, and within our published timeframes.
- ✓ If we need more time to investigate and resolve your complaint, we will explain why and provide an expected date for the outcome.
- ✓ We will ensure any agreed outcomes or remedies are implemented in a timely manner.





To find out more, please feel free to:

 Call our Contact Centre on **+613 9683 9999** or

This brochure is current as at June 2026 and it's details are subject to change.

This guide reflects ANZ Europe S.A.'s approach to handling complaints in accordance with applicable European and French regulatory requirements.

ANZ Europe S.A. [Legal Entity Identifier (LEI): 2549003S0QOXTX8KF023]

