



**I have a complaint to make about my bank and the fees they charge me, is there anyone I can complain to?**

**Margo, QLD**

Bloodsuckers they may be Margo but you may not be able to file a complaint merely because they charge you a fee.

The Code of Banking Practice gives customers important legal rights, and confirms their existing rights, in a number of areas. These include:

- disclosure of fees and charges and other terms and conditions
- changes to terms and conditions and fees and charges
- disclosure of general information about banking services
- privacy and confidentiality
- statements of account
- copies of documents
- direct debits
- chargebacks on credit cards
- debt collection
- complaints handling.

If you believe that your bank has breached the Code and wish to make a complaint then you should first discuss the matter with your bank. They will have an internal complaint handling service. If your complaint is not immediately resolved, the Banking and Financial Services Ombudsman (BFSO) may be able to help. You can contact the BFSO by ringing 1300 780 808 or visit their website at [www.bfso.org.au](http://www.bfso.org.au).

The Code also gives loan guarantors important disclosure and other rights. In addition, there is a general commitment to act fairly and reasonably towards customers and guarantors in a consistent and ethical manner. You can obtain more information and a copy of the Code from the Australian Bankers' Association website [www.bankers.asn.au](http://www.bankers.asn.au).