

How to complain

If you're unhappy about a product or service, follow these simple steps to complain.

Contact the business

The first step is always to contact the business to explain the problem and how you'd like it fixed.

Often a simple phone call, email or visit is all that is needed.

Write a letter of complaint to the business

If the problem isn't fixed, make a formal complaint to the business in writing. In your letter or email, include:

- the word 'complaint' in the heading or subject line
- your name, contact details and the date
- a clear explanation of the problem
- copies of relevant documents, such as receipts or invoices

Keep the originals of any documents you send, and a copy of your complaint letter.

Contact an independent complaints body

If the problem is still not resolved, you can complain to an independent body.

External Dispute Resolution (EDR) schemes

Financial services, energy, water and telecommunications businesses all belong to an EDR scheme. They hear complaints for free.

An EDR scheme can help you if:

- The business didn't respond to your complaint in a reasonable time.
- You're not happy with how the business dealt with your complaint.
- You're not happy with the offer the business has made.

Financial organisations (banks, credit providers)

Australian Financial Complaints Authority (AFCA)
1800 931 678

Telecommunications

Telecommunications Industry Ombudsman Limited
1800 062 058

Energy and water

- ACT: ACT Civil and Administrative Tribunal
02 6207 1740
- NSW: Energy and Water Ombudsman NSW
1800 246 545
- NT: Ombudsman for the Northern Territory 1800 806 380
- QLD: Energy and Water Ombudsman Queensland
1800 662 837
- SA: Energy and Water Ombudsman South Australia 1800 665 565
- TAS: Energy Ombudsman Tasmania 1800 001 170,
or Ombudsman Tasmania (water) 1800 001 170
- VIC: Energy and Water Ombudsman Victoria
1800 500 509
- WA: Ombudsman Western Australia 1800 117 000

Consumer goods and services complaints

State government agencies:

- ACT: Access Canberra 13 22 81
- NSW: Fair Trading NSW 13 32 20
- NT: NT Consumer Affairs 1800 019 319
- QLD: Office of Fair Trading Queensland 13 74 68
- SA: Consumer and Business Services 13 18 82
- TAS: Consumer Affairs and Fair Trading 1300 654 499
- VIC: Consumer Affairs Victoria 1300 558 181
- WA: Department of Commerce 1300 304 054

Prices and competition complaints

The [ACCC](#), and state government agencies above, can help with complaints about prices and competition. Also unfair market practices, product safety, franchises and advertising.

Company misconduct complaints

If you believe there has been misconduct relating to the management of a company, its directors or officers, you can [lodge a complaint](#) with ASIC.



Get help if you need it

If you're not sure who to contact, call ASIC's Infoline on 1300 300 630.

Aboriginal and Torres Strait Islander peoples can call:

- ASIC's Indigenous Help Line **1300 365 957**
- Mob Strong Debt Helpline **1800 808 488**