



Complaint Handling and Dispute Resolution Guide

12 December 2019

Australian Unity Bank Limited

ABN: 30 087 652 079 AFSL/Australian Credit Licence: 237994 BSB 803-228

GPO BOX 1801 Melbourne VIC 3001 T: 1300 790 740 E: bankingsupport@australianunity.com.au W: australianunity.com.au



How to Contact Us

You can contact us using one of the following methods:

- ☎ Phone us on 1300 790 740 (Monday to Friday – 8.30am to 5.30pm AEST)
- ✉ Write to us at GPO Box 1801, Melbourne VIC 3001
- ✉ Email us at: bankingsupport@australianunity.com.au

Security Information

To report the unauthorised use of your PayID, mistaken or fraudulent payments please contact us on the information above.

Customer Owned Banking Code of Practice

We subscribe to the Customer Owned Banking Code of Practice.

The 10 Key promises under the Code are:

1. We will be fair and ethical in our dealings with you
2. We will focus on our Customers
3. We will give you clear information about our Products and Services
4. We will be responsible lenders
5. We will deliver high customer service and standards
6. We will deal fairly with any complaints
7. We will recognise Customers' rights as owners
8. We will comply with our legal and industry obligations
9. We will recognise our impact on the wider community
10. We will support and promote the Customer Owned Banking Code of Practice

Further details on the code can be found at our website.

1. Introduction

We strive to provide exceptional and superior service to all customers through:

- **Teamwork**
We strive for relationships, partnerships and alliances that foster valued team outcomes and support a shared vision.
- **Empowerment**
Our people are the interface with our Customers. Engaged and committed staff will be attracted, retained and supported through 'Best Workplace' practices.
- **Accountability**
We hold ourselves and each other accountable to the Customers and Board of Australian Unity Bank Limited, for a relationship built on honesty, respect and integrity.
- **Customer focus**
We respect and value the mutuality relationship. We will deliver services and products to enhance the benefits of belonging.

Complaints provide us with an opportunity to identify areas for improvement.

To ensure you have the opportunity to tell us what is concerning you, we have developed this guide to assist you.

This guide ensures that:

- You are aware of what to do in order to have a complaint or dispute addressed and investigated
- Our Directors and Senior Management may be made aware of any issues that are of concern to you; and
- Where applicable, we have the opportunity to improve our procedures, products and services.

2. The definition of a Complaint

Any expression of dissatisfaction made to an organisation, related to its products or service, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

A complaint about your loan or continuing credit facility is also described as a Dispute under the National Consumer Credit Protection Act 2009.

A complaint can be received verbally (e.g. by telephone or in person) or in writing (e.g. by letter, facsimile, or email), in person or via an intermediary.

3. The definition of a Dispute

Where you have previously made a Complaint about a product or service provided by us, and it is not resolved to your satisfaction and you would like to take the issue further.

4. Fees and Charges

There is no charge for making a complaint and having it investigated. Fees for retrieving items such as statements and other documents as part of the investigation or at your request may be charged in accordance with the 'Schedule of Fees, Charges & Transaction Limits' document.

If after reviewing the complaint or dispute and it is found that the issue is caused by our error the fee may be refunded.

5. Other things you should know about Complaints or Disputes

It is not compulsory for you to follow these guidelines to have your complaint or dispute reviewed internally by us, however we recommend that you do follow the guidelines so that we can manage the complaint or dispute as quickly as possible, causing minimal disruption to your time.

You can still pursue the matter legally at any time throughout the process.

This guide does not represent a waiver of any rights it may have under the law, or under any contract between you and us, such as the Terms and Conditions of a product.

This guide is not a contract between you and us, and it's not enforceable against Australian Unity.

6. The process of Complaints Handling and Dispute Resolution

How to make the Complaint

All staff members in contact with customers will have completed Complaints Handling training.

In most cases, your initial contact with us will be all that is needed to resolve your complaint. You may contact us by telephone or in writing by letter, email or fax.

The staff member that you speak with may not have the authority to resolve the complaint. If this is the case they will refer the matter to their immediate Supervisor.

On receipt of a complaint that cannot be resolved at first point resolution, our staff are required to:

- Clearly identify the issues;
- Record all details of the complaint;
- Ask further questions if necessary;
- Ask for your preferred resolution;
- Make available to you a copy of this guide; and
- Explain the timeframe for the resolution of your complaint.

Acknowledging the Complaint

We will confirm receipt of your complaint and acknowledge this within 3 (three) business days (Melbourne time). This acknowledgment may be made by a phone call, where contact details are available, or by email or letter where they are not. We will inform you that we will respond within 21 days, however internal time standards for the turnaround/resolution of complaints are 10 business days.

Personally identifiable information concerning your complaint may be asked of you if necessary, but only for the purposes of addressing the complaint within Australian Unity.

Your information will be protected from disclosure, unless you expressly consent to its disclosure.

Escalating the complaint further internally within Australian Unity

If you are not satisfied with the staff member or their supervisor's attempts to resolve your complaint, the matter will be escalated to a Senior Manager for investigation and resolution. The matter will then be classified as a Dispute.

If we need to escalate your complaint we will give you the name and contact details of a person nominated as responsible for dealing with your complaint.

We will do our best to ensure that the investigation is completed, and a decision is communicated to you, within 21 days of receipt of your complaint. We will inform you in advance if more time is needed.

As members of the Australian Financial Complaints Authority (AFCA), we will provide a final response to a complainant within a maximum of 45 days, unless a different timeframe applies to certain types of credit disputes.

An up-to-date status should be made available to the complainant upon request, along with any requested records or

documents that may be appropriate and relevant to the investigation.

How the resolution of the investigation will be provided to you

The person responsible for dealing with your complaint will provide the outcome of the investigation in writing. During the investigation and where further information may be required, you may be contacted to assist in providing a quick turnaround to the investigation.

Outside assistance in resolving your dispute

We trust that we will address your complaint appropriately. You should be aware that if you are not satisfied with our final response, and you wish to pursue this complaint further by taking it to the Australian Financial Complaints Authority (AFCA), you will need to do so within two years of the date of the response.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). We are a member of this scheme and we agree to be bound by its determinations about a dispute.

Where the complaint or dispute falls within AFCA's Terms of Reference (refer to 'About Us' via their website below) they will consider the dispute.

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Our actions

The relevant Complaints Officer will make follow-up enquiries of each complaint owner and their Team Leader/Manager (where relevant) to ensure complaints are actioned promptly and within the allocated time frames.

A Complaints Register will be used to prepare reporting and analysis each month, outlining all complaints received and resolved and any outstanding complaints along with the age of the complaints. This will also cover any service and systemic issues or identify any trends that may require corrective action to reduce future complaints.