

## WE'LL DO OUR BEST TO SORT THINGS OUT

At Bank of us we take pride in providing you with friendly and helpful service, which means we'd be especially concerned if you ever became unhappy with us.

For this reason, we've established a quick and effective way to resolve any concerns you may have.

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### Internal Dispute Resolution Scheme (IDRS)

The IDRS is designed to provide a quick, free and effective way to resolve any concern or complaint, while ensuring you maintain a high level of confidence and satisfaction with us.

The following steps are a general guide. They outline the ways you can raise an issue; how we'll respond; and what you can expect to achieve under our IDRS.

#### If you have a concern or complaint

Provide us with the details by phone or call into your local [Bank of us store](#). Alternatively, you can write to or email us. At this stage, it helps if you can provide any relevant documentation or evidence. If you write to us, we will respond to you in writing.

Our staff will discuss your concern with you and will complete an investigation, if necessary, to resolve the issue. We may ask you to provide other relevant or supporting information to help us with our decision.

If our staff member cannot resolve your concern, they will refer you to the Team Leader. He or she will then try to resolve the issue for you. If still unresolved, the details will be forwarded to our Senior Manager with overall responsibility for our IDRS.

The Senior Manager will review the concern, and provide you with a written response (sometimes called a 'determination').

#### How long will it take?

If we have received all the relevant information from you, we'll do our very best to complete the review within 21 days.

If we can't complete the steps within 21 days, we'll let you know. Our Senior Manager will contact you if we need more time or more information.

If we are unable to complete the investigation within 45 days of the initial complaint we will:

- inform you of the reasons for the delay;
- provide you with regular updates regarding the progress of your complaint; and
- specify a date when a decision can be reasonably expected.

# Resolving your concern



We would expect that in most cases, we will deal with the matter fully and to your satisfaction. However, in the unlikely event that it is not resolved by our IDRS, you have the option of an external review.

## **External Dispute Resolution Scheme (EDRS)**

Where your concern has not been resolved to your satisfaction, you have the option of using the EDRS.

If you do, your concern will be heard by an independent service called the Australian Financial Complaints Authority (AFCA). AFCA will consider all related issues (for example, any relevant laws) then make a determination. AFCA has the authority to resolve the issue. We will be bound by its decision but you are not necessarily bound by the determination of AFCA – and you can take the matter to court if you wish.

You can contact AFCA:

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**Mail:**

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Of course, if you decide to use AFCA, it is free of charge.

## **Unauthorised or disputed card transactions**

If your concern is about an unauthorised or disputed transaction via a card we've issued, then it will be governed by the ePayments Code.

As part of our Internal Dispute Resolution Scheme, we will collect information from you about the transaction(s) in question. After investigating any transactions, we will attempt to resolve the issue and then advise you accordingly.

All other provisions of our Internal Dispute Resolution Scheme are also available to you. These include escalation of the concern to our Senior Manager, or if required, the use of our External Dispute Resolution Scheme.

## **Are all complaints covered by the above?**

Not necessarily. It's possible a complaint you make is not covered by – or relevant to – our Internal Dispute Resolution Scheme. For example, it might be regarding a commercial judgement or decision we have made about lending or security – or about our general interest rate policy. However, you can be sure our staff will do their best to respond to any concern that you might have.

# Resolving your concern



## **Non-Bank of us products and services**

It's also possible you might have an issue regarding a product or service we arrange through an external organisation such as general insurance via CGU Insurance.

We'll do our very best to resolve any concern you may have about non-Bank of us products or services. However, please be aware it may be beyond our control. In such cases, we'll provide appropriate contact details for you to directly approach the other party.

## **Please give us your feedback**

Finally, we're always interested in receiving feedback from you to help us improve the way we do things. So if you have any queries or concerns in relation to any Bank of us product or service, [please let us know](#).

**Phone** 1300 306 716

**Email** [info@bankofus.com.au](mailto:info@bankofus.com.au)

**Visit** [bankofus.com.au](http://bankofus.com.au)