

## 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. However, if you do, we'd like to hear about it.

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

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### **Our Internal Dispute Resolution (IDR) process**

Our IDR process 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 summarise the IDR process and outline the ways you can raise an issue; how we'll respond; and what you can expect to achieve under our IDR process.

### **If you have a concern or complaint**

The simplest way to resolve a concern or complaint is to talk to us about it. You can call us on 1300 306 716 or drop into your local [Bank of us store](#). Alternatively, you can contact us:

- via email [info@bankofus.com.au](mailto:info@bankofus.com.au);
- using our website [www.bankofus.com.au/resolving-your-concern](http://www.bankofus.com.au/resolving-your-concern); or
- by writing to:  
Bank of us  
PO Box 194, Launceston TAS 7250

When you contact us, you'll need to provide us with a description of your concern. It also helps if you can provide any documentation or evidence that might be relevant. Importantly, we'll discuss the concern with you to understand what we can do to resolve it to your satisfaction.

If you need some help in raising a concern or complaint, please contact us using any of the above methods and we will try to assist you.

### **What happens when you raise a concern with us?**

Our staff will acknowledge your concern, discuss the matter with you to understand what we can do to resolve it. Where we can, we will try to resolve it on the spot and/or with as little delay as possible. It may be necessary to complete an investigation to resolve the issue if it is more involved. We may also ask you to provide other relevant or supporting information to help us with our investigation.

If the staff member who is dealing with your concern cannot resolve it, they will refer you to their Team Leader/Manager. He or she will then try to resolve the issue for you. If still unresolved at that point, the details will be forwarded to our Senior Manager with overall responsibility for our IDR process who will review the concern and provide you with a written response.

## **How long will it take?**

In most instances, we expect that we will be able to resolve your concern on the spot or by the end of the next business day. However, not all concerns or complaints can be dealt with quickly. Our aim is to have all concerns and complaints resolved within 14 days, although in more complex cases we may need up to 30 days. If this happens, we will write to you advising of this.

## **How will you be notified of the outcome?**

Where we can resolve your concern in a face-to-face or over-the-phone discussion, we will confirm you are satisfied with the resolution as part of our conversation. Where you have written to us, we will phone you to notify you of the outcome, unless you specifically request a written response, or we are unable to contact you by phone. In which case we will write to you. In any situation where we are unable to resolve your concern with 5 business days of receipt, we will provide you with written notification.

Similarly, if we complete our investigation and it is not in your favour, we will write to you telling you:

- the reasons for the decision,
- about the evidence we relied on in reaching our decision,
- about the consequences of the decision for you, and
- about what further action you can take.

## **What further options do you have?**

If your concern has not been resolved to your satisfaction, you have the option of referring the matter to 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

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.

# Resolving your concern



As part of our IDR process, 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 IDR process are also available to you. These include escalation of the concern to our Senior Manager, or if required, the use of AFCA.

## **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)