



# Complaints & Dispute Resolution Guide

Effective 1 November 2018

**G&C Mutual Bank Limited**

**ABN:** 72 087 650 637

**AFSL & Australian credit licence:** 238311

**Registered Address:**

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**Web:** [www.gcmutual.bank](http://www.gcmutual.bank)

**Phone:** 1300 364 400

## 1 Complaint & Resolution Guide

- 1.1 G&C Mutual Bank is a member-owned and member-focussed organisation. Our aim is to meet your needs by providing a high quality of service. We will endeavour to resolve member complaints fairly and promptly. G&C Mutual Bank's Complaint & Dispute Resolution process is outlined below.

## 2 What is a Complaint?

- 2.1 A verbal or written expression of dissatisfaction made by a member in relation to a G&C Mutual Bank product or service, or of G&C Mutual Bank's complaints handling process.

## 3 What is a Dispute?

- 3.1 A dispute arises if, after you have made a complaint to us, you are dissatisfied with the response provided by us.

## 4 How to Make a Complaint

- 4.1 If you are unhappy with a G&C Mutual Bank product or service, please speak to us about it. In most cases, your concern will be resolved immediately. You can report a complaint about our products or services to any staff member:
  - 4.1.1 verbally at any of our Service Centres;
  - 4.1.2 by telephone;
  - 4.1.3 in writing (by email or post); or
  - 4.1.4 by completing our online Complaints Handling & Dispute Resolution form.

## 5 Resolution Timeframes

- 5.1 Our staff members are trained to promptly deal with any member concerns in a courteous and efficient manner. Often problems relate to misunderstandings about products, services, or terms and conditions and can be resolved immediately. However, if this is not possible, your issue will be referred to one of our Complaints Officers. Our aim is to have your complaint resolved within 21 days although we may need up to 45 days. In exceptional circumstances, resolution may take longer than 45 days, in which case we will keep you informed of the progress of our investigations.

## 6 Notifying you of the outcome:

- 6.1 We will notify you of the outcome of our investigations by phone, email or mail. If the outcome is not in your favour, we will write to you informing you:
  - 6.1.1 of the reason for our decision;
  - 6.1.2 about the evidence we considered in arriving at our decision;
  - 6.1.3 of the consequences for you of our decision; and
  - 6.1.4 what further action you are able to take.

## 7 If you are unhappy with our decision

- 7.1 G&C Mutual Bank is a member of the Australian Financial Complaints Authority (AFCA) which provides an external and impartial dispute resolution process for the Australian banking, insurance and investment industries. Their service is free of charge to G&C Mutual Bank members.
- 7.2 You can contact AFCA if:
  - 7.2.1 you have lodged your complaint with us and you are not satisfied with the final outcome; or
  - 7.2.2 we have not resolved your complaint within 45 days.
- 7.3 Their contact details are as follows:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Phone: 1800 931 678  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)

## 8 Things you should know about our Internal Complaints & Dispute Resolution process

- 8.1 You are not obliged to pursue a dispute with us using our Internal Complaint & Dispute Resolution service.
- 8.2 If you use our Internal Complaint & Dispute Resolution service, you may commence legal proceedings before, after or at the same time as using the service.
- 8.3 G&C Mutual Bank's participation in the Complaint & Dispute Resolution Service is not a waiver of any rights it may have under the law, or under any contract between you and it.
- 8.4 This guide is not a contract between you and G&C Mutual Bank and it is not enforceable against G&C Mutual Bank.