



Complaints & Dispute Resolution Guide

Effective 1 October 2021

- 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 An expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required. [RG 271]
- 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 form.
 - 4.2 If you have difficulty raising your concerns by any of these methods, you have the right to appoint a representative to act on your behalf. We will deal with your representative directly for all related matters, unless you request that we also communicate with you.
- 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.
 - 5.2 Complaints Officers have the authority to investigate all aspects of a complaint, including determining a fair and timely resolution.
 - 5.3 Our aim is to have your complaint resolved as soon as practical, although we may need up to 30 calendar days. In exceptional circumstances, resolution may take longer than 30 calendar days, in which case we will keep you informed of the progress of our investigations and provide you with notification of the delay as well as an explanation.
 - 5.4 If your complaint is related to hardship, it will be referred to a specialist in this area, and we will aim to respond to you within 21 calendar days.
- 6 Notifying you of the outcome:
 - 6.1 If your complaint cannot be resolved immediately and is referred to a Complaints Officer, we will inform you as soon as we have reached a determination. We will notify you of the outcome of our investigations by phone, email or mail.
 - 6.2 If the outcome is not in your favour, we will write to you informing you:
 - 6.2.1 of the reason for our decision;
 - 6.2.2 about the evidence we considered in arriving at our decision;
 - 6.2.3 of the consequences for you of our decision; and
 - 6.2.4 what further action you can 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 outcome; or
 - 7.2.2 we have not resolved your complaint within 30 calendar 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
Email: 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.