

# Complaints and dispute resolution guide

Effective 25 June 2019



Bank Australia  
RESPONSIBLE BANKING

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## 1. Concerned? How we can help

The Directors, Managers and staff of Bank Australia understand that, although we do our best to provide a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction.

At some point, you may feel dissatisfied but are not sure how to have your complaints considered and resolved.

Bank Australia is committed to providing memorable, superior service. Complaints provide Bank Australia with an opportunity to identify where it may be failing this commitment.

To ensure that customers have the opportunity to make their complaints known, Bank Australia has an internal Complaints and Dispute Resolution service which customers can access free of charge.

This service means:

- (a) you have a way of having your complaints addressed;
- (b) our Directors and Senior Management will be aware of the issue that is of concern to you; and
- (c) where applicable, Bank Australia has an opportunity to improve its procedures, products and services.

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## **2. Free of charge**

There is no charge for this service.

Standard charges may, however, apply in accordance with Bank Australia's Fees, Charges and Transaction Limits Schedule, for providing copies of previous transactions or to retrieve documents from archives when requested by you.

If these provide evidence of a Bank Australia error, the fee may be refunded.

## **3. What is a complaint?**

A complaint is an expression of dissatisfaction made to Bank Australia about Bank Australia's products or services, or the complaints-handling process itself where a response or resolution is explicitly or implicitly expected. A complaint can be written or verbal and may be by letter, telephone, email or in person.

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## 4. Things you should know

- (a) You are not obliged to pursue a complaint with Bank Australia using our internal complaint resolution process.

However, you are encouraged to, for the following reasons:

- it gives us an opportunity to resolve your dissatisfaction quickly, conveniently and at no cost to you;
  - a quick, mutually agreed outcome to your complaint is the best result for all concerned;
  - you provide Bank Australia with an early opportunity to correct any systematic problems we may have;
  - complaints will be treated fairly, confidentially and in a timely manner; and
  - if you are dissatisfied with the outcome, you can still pursue External Dispute Resolution.
- (b) If you use our internal resolution process, you may still commence legal proceedings before, after or at the same time.
- (c) Your participation in the complaint resolution process is not a waiver of any rights you may have under the law, or under any contract between you and Bank Australia.
- (d) This Guide is not a contract between you and Bank Australia, and it is not enforceable by you against Bank Australia.
- (e) Our contract is outlined in the Complaints section of the Account and Access Facility Conditions of Use agreed upon when applying, and is available from [bankaust.com.au](http://bankaust.com.au) or on request.

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## **5. Steps in the process of complaint and dispute resolution**

### **Step 1 – How to make a complaint**

In most circumstances, your complaint can be settled to your satisfaction by simply making us aware of it. You can raise your complaint with our staff personally over the counter, by telephone, in writing by letter or email.

If a staff member is unable by reason of authority or experience to handle the matter, it will be referred to a more senior or experienced person.

In the majority of cases, your complaint will be dealt with promptly and to your satisfaction, and you will not need additional assistance.

#### **Contact Details:**

Call	National Contact Centre on 132 888
Website	bankaust.com.au Select 'contact us'
Mail	Bank Australia Complaints and Dispute Resolution Private Bag 12, Kew VIC 3101

### **Step 2 – Recording your complaint**

Where a complaint cannot be resolved to your satisfaction immediately, it may be necessary for you to answer some additional questions in order to provide all the relevant information for Bank Australia's management to properly investigate the complaint.

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A staff member, when required, will assist you with registering your complaint. When receiving a verbal complaint, the staff member may enter details into our electronic complaints system on your behalf. The staff member may then read the details to you and obtain your consent to its accuracy before taking any further action.

### **Step 3 – Complaint resolution**

If a manager cannot resolve the complaint to your satisfaction within 5 business days, you can refer the matter to our Resolution Team.

### **Step 4 – Resolution Team Review**

Bank Australia is committed to maintaining an independent process, and has established a Resolution Team who will independently investigate and review your complaint. The Resolution Team can be contacted if:

- (a) your complaint has not been resolved to your satisfaction within 5 business days
- (b) you feel uncomfortable dealing with the manager responsible for your complaint
- (c) you are dissatisfied with a manager's response to your complaint, or with their conduct
- (d) you feel that the complaint should be investigated in confidence, without specified staff having the responsibility of responding.

After fully investigating and reviewing your complaint the Resolution Team will make decision made on the matter and advise you.

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## Contact Details for the Resolution Team:

Call	132 888 and ask to speak to a member of the Resolution Team
Website	bankaust.com.au 'Contact Us'
Mail	Bank Australia Resolution Team Private Bag 12, Kew VIC 3101

### **Step 5 – How you will be informed of the outcome**

In the majority of cases, you will be advised of the outcome in writing within 21 days.

Should there be exceptional circumstances causing a delay, we will advise you of the circumstances causing the delay and when we expect the matter to be resolved.

It is our expectation that you should receive an internal decision regarding a complaint on most matters within 45 days.

### **Step 6 – External Dispute Resolution**

If however, in spite of our best efforts, you are not satisfied, you have access (free of charge) to External Dispute Resolution by an independent, registered scheme as set out below. Usually this would be to the Australian Financial Complaints Authority.

When we tell you about a complaint outcome, or if we can't fix a complaint within an acceptable time, we will explain how you can access these services.

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## Relevant schemes

### Australian Financial Complaints Authority (AFCA)

If you are unhappy with the way that we have handled your complaint, you may lodge a dispute with AFCA. AFCA is an independent, external dispute resolution scheme that provides free dispute resolution services to consumers of financial products and services.

This could include such matters as:

- withdrawal or deposit errors;
- unauthorised transactions;
- ATM or EFTPOS malfunctions;
- domestic insurance complaints;
- incorrect application of fees and charges;
- delays and other contractual issues;
- any other breach of the Customer Owned Banking Code of Practice, the Australian Banking Association Banking Code of Practice or the ePayments Code (this includes complaints with respect to disclosure, the closure of Bank Australia accounts, the dispute resolution process, etc).

Please note that before the AFCA can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

### AFCA contact details:

Telephone 1800 931 678  
Mail GPO Box 3  
Melbourne Vic 3001  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Web [www.afca.org.au](http://www.afca.org.au)

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## Office of the Australian Information Commissioner (OAIC)

If you believe your privacy has been compromised or that Bank Australia has breached the Privacy Act, you may refer your dispute to the OAIC for free and impartial resolution of any privacy issues.

### OAIC contact details:

Telephone	1300 363 992
Fax	02 9284 9666
Mail	GPO Box 5218 Sydney NSW 2001
Email	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Web	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>

### Step 7 – Bank Australia response

Bank Australia's Complaints and Disputes Register will be updated showing the result of your complaint, and wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.



## Contact us

If you require assistance, or would like to know more please contact us anytime



[bankaustr.com.au](https://www.bankaustralia.com.au) | 132 888