

# Complaint Resolution Guide

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At the Australian Military Bank, we 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.

To ensure that you have the opportunity to make your complaints known, we have developed a Complaints Resolution procedure. This means:

- you have a way of having your complaints addressed;
- our Directors and Executives will be aware of the issue that is of concern to you; and
- procedures may possibly be adjusted to improve our service.

This procedure is free of charge to members. Standard charges may apply in accordance with our fees and charges for copies of previous transactions or retrieval of documents from archives, where requested by you.

## What is a complaint?

A complaint is an expression of dissatisfaction made by a member to Australian Military Bank, related to our products or services, or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected.

## How to make a complaint

We do our best to provide a high level of member service. However, if you would like to make a complaint, we will try to address your concerns as soon as possible, within our complaints handling procedure. To make a complaint to Australian Military Bank please contact us via one of the options below:

### Via email

[complaints@australianmilitarybank.com.au](mailto:complaints@australianmilitarybank.com.au)

### In writing

PO Box H151

Australia Square NSW 1215

### In person

Visit your nearest branch

### Over the phone

Call us on 1300 13 23 28

### Online

Visit <http://www.australianmilitarybank.com.au/complaint-and-dispute-resolution> to complete an online complaints form

## How long will it take?

We aim to get back to you about your complaint as soon as possible. Our aim is to resolve complaints within 21 days. For more complex issues we may need more time to properly investigate your complaint. If this happens, we will advise you of this in writing.

## How we will notify you of the outcome

In most cases, a verbal or phone complaint can be settled to your satisfaction at the time that you raise your concerns with us.

Otherwise, we will send you a letter notifying you of the outcome and include details of what action you can take in terms of contacting our external dispute resolution scheme.

## What further options do you have?

**Australian Military Bank Products and Services (excluding Australian Military Bank Capital Guaranteed Super and Pension products):**

We are a member of the Australian Financial Complaints Authority (AFCA), which provides an external dispute resolution service. AFCA is free of charge to customers. If you are not satisfied with the final outcome of your complaint, you can contact AFCA about one of our financial products (including our retirement savings account). Their contact details are as follows:

### Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

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

## Other things you should know about our complaints resolution process

If you use our complaints resolution procedure, you may commence legal proceedings before, after, or at the same time as using this procedure.

Australian Military Bank's participation in the complaints resolution procedure is not a waiver of any rights it may have under the law, or under any contract between you and Australian Military Bank.

An example of a contract between you and Australian Military Bank may be the terms and conditions of an account or the terms and conditions of a Visa Card. This guide is not a contract between you and Australian Military Bank, and it is not enforceable against Australian Military Bank.

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