

# The Mutual Bank

## COMPLAINTS POLICY

Maitland Mutual Limited ABN 94 087 651 983 trading as The Mutual Bank AFSL/Australian credit licence 238139 (The Mutual Bank, 'we', 'us', 'our') is bound by the Corporations Act, National Credit Act and other laws which require us to have a dispute resolution system that consists of:

- An internal dispute resolution procedure that meets the standards or requirements made or approved by the Australian Securities and Investment Commission (known as ASIC); and
- Membership of the Australian Financial Complaints Authority (known as AFCA).

In addition to these legal requirements, as a member owned and focused authorised deposit taking institution The Mutual Bank is committed to providing products and services that are of the highest standard, and are relevant to our members. The Mutual Bank welcomes all types of feedback including complaints, compliments or suggestions for improvement in relation to our products, services, staff and management, as feedback provides an opportunity for improvement in these areas.

While we always strive to get it right, if someone is dissatisfied with our products, services, staff or management, we want to know about it. The Mutual Bank will assist its current and potential members with making the complaint so that we can resolve the issue quickly.

### Our Complaint Handling Principles

The following 11 principles apply to The Mutual Bank's employees and management when managing and responding to a complaint about us by a member of The Mutual Bank, or any other person(s):

- 1) Making a complaint is free of charge and an easy process for our members and others.
- 2) We take the time to listen to the complaint being made in order to understand the issue or concern about us.
- 3) We act honestly, consistently and fairly in the handling of all complaints about us.
- 4) We consider the complainant's individual circumstances, such as if they are experiencing vulnerability, and provide or recommend appropriate support.
- 5) We empower all of our staff to act with authority and integrity in resolving complaints as quickly as possible.
- 6) We investigate complaints thoroughly and without unnecessary delay.
- 7) We keep the complainant (or their representative) updated on the progress of their complaint by using plain English and considering any other forms of accessible communication they may need.
- 8) We provide acceptable resolutions to complaints in order to avoid, where possible, the need for using alternate external dispute resolution or legal proceedings.
- 9) We provide quick and easy access to The Mutual Bank's Member Advocate for the complainant, so that they can further review their complaint if required in an attempt to resolve it to their satisfaction.
- 10) We co-operate with Australian Financial Complaints Authority to resolve any complaint, if applicable.
- 11) We endeavour to learn from complaints and issues to prevent any further impacts on our members or others.

## Our Complaint Process

If someone is dissatisfied with something that we have done, or not done, we hope we are provided the opportunity to resolve the issue quickly through our complaints process. However, the complainant does not have to use this process and may contact our external dispute resolution service (which is provided by the Australian Financial Complaints Authority (AFCA)) or take other action to resolve their complaint with us.

The process for managing and resolving complaints with us is provided free of charge and aligned with our Complaint Handling Principles. This section explains how we deal with complaints in a step by step process.

### Step 1 – How to Make a Complaint

As we value all forms of feedback to improve our products and services to members, we want people to talk to us first about any concerns. We are here to listen to concerns and want them shared with us.

Complaints can be communicated to us in any of these ways:

- In person by speaking to someone at a branch of The Mutual Bank, for our branch locations, for branch contact details please visit our website [www.themutual.com.au/top-menu/contact-us/](http://www.themutual.com.au/top-menu/contact-us/);
- By telephoning Member Services on 1300 688 825;
- Through our website by using [www.themutual.com.au/top-menu/contact-us/](http://www.themutual.com.au/top-menu/contact-us/) or <https://www.themutual.com.au/about-us/our-members/dispute-resolution/>;
- By sending an email to [complaints@themutual.com.au](mailto:complaints@themutual.com.au);
- In writing to:  
The Mutual Bank's Member Advocate,  
The Mutual Bank, Head Office  
PO Box 2487  
GREEN HILLS NSW 2323;
- By private message on The Mutual Bank's social media platforms - Facebook, Instagram and Twitter;
- By sending a secure email via The Mutual Bank's Internet Banking service; or
- By completing one of our Member Complaint / Feedback Forms, which are available from any of our branches.

If a complaint is sent to us via our website, Internet Banking website, social media platforms, email or in writing, we will endeavour to confirm receipt of the complaint within one business day of receiving it, or otherwise as soon as practicable after receiving the complaint.

If a complaint is about a credit default notice, hardship notice or a request to postpone enforcement proceedings, we recommend that the person making the complaint call Member Services on 1300 688 825 and request to speak to our Credit Control team or their Personal / Business Banking Manager as soon as possible.

Any member who requires assistance with making a complaint can call Member Services on 1300 688 825, and we can arrange other forms of accessible communication that they may need. The Mutual Bank has arrangements with communication services such as translation services, at no cost to the complainant, for people who might have difficulty communicating, reading or understanding us because of language, age or other disability.

### Step 2 – Quick Resolution

We empower our staff to resolve complaints at the first point of contact, and if we are able to resolve the complaint issue to your satisfaction, we will do so immediately.

### **Step 3 – Investigation**

If a complaint is not resolved immediately, our aim is to resolve complaints by the end of the fifth business day after receiving the complaint.

If we cannot resolve the issue to the satisfaction of the person making the complaint by the end of the fifth business day after receiving the complaint, the complaint will be referred to our Complaints Handling Team, who will be responsible for investigating and resolving the complaint.

The Complaints Handling Team will contact the person making the complaint, let them know the name and contact details of the staff member who is dealing with the complaint, and request any additional information that we may need to consider in order to resolve the complaint.

We will keep the person who made the complaint informed of the progress of the complaint while the investigation is ongoing.

### **Step 4 – Informing You of the Outcome**

#### **Complaints Resolved within Five (5) Working Days of Receipt**

If a complaint is resolved within five (5) working days of receipt of the complaint, the person making the complaint will not receive a written response advising of the outcome unless:

- The person making the complaint requests a written response; or
- The complaint is about hardship.

#### **Unauthorised Transactions Involving a PIN or Access Code**

For complaints about unauthorised transactions involving a PIN or access code, we will advise the person making the complaint of the outcome of the complaint in writing within 21 days of receiving the complaint.

#### **Credit-related Complaints Involving Default Notices, Hardship Notices, or Requests to Postpone Enforcement Proceedings**

We will provide a written response advising the outcome of the complaint to the person making credit-related complaints involving default notices, hardship notices or requests to postpone enforcement proceedings:

- Within 21 calendar days of receiving the complaint; or
- If further information is requested, within 21 calendar days of receiving that information; or
- If the requested information is not received, within seven (7) calendar days from the date the information was due.

#### **All Other Complaints**

Within 30 calendar days of receiving your complaint, we will provide a written response to the person making the complaint which sets out:

- The outcome of the complaint, either;
  - Confirming all actions taken to resolve the complaint; or
  - That we have not accepted or only partially accepted to resolve the complaint.
- If we have not accepted or only partially accepted the complaint, the reasons for our decision; and
- The rights of the person making the complaint, to take the decision to the Australian Financial Complaints Authority (AFCA) and contact details for AFCA.

If the person making the complaint is not satisfied with the outcome, we would like to know as we would appreciate the opportunity to discuss the matter further, and attempt to resolve the disputed issue.

## Step 5 – Informing of any Delays

If there is no reasonable opportunity for us to prepare a written response to you within the 30 days (or 21 days for credit related complaints), either because the complaint is very complex, or circumstances beyond our control are causing delays, we will advise the person making the complaint of the delay before the 30 (or 21) calendar days have expired.

We will tell them:

- The reasons for the delay;
- Their right to contact The Mutual Bank's Member Advocate, with the Member Advocate contact details being provided; and
- Their right to complain to the Australian Financial Complaints Authority (AFCA), with AFCA's contact details provided.

## The Role of the Member Advocate

The Member Advocate is a Senior Manager at The Mutual Bank who is empowered to intervene in complaint resolution at any time in the process, at the complainant's request, to assist with resolving the complaint to their satisfaction.

The Member Advocate's role is to review the facts, make further enquires and investigations if required, and to assist with arriving at a solution that is satisfactory and acceptable to the complainant. For example, The Member Advocate can recommend resolutions and may suggest improvements to The Mutual Bank's Internal Dispute Resolution (IDR) processes to ensure issues are satisfactorily addressed, and that the same issue does not reoccur and impact others.

The Member Advocate is also the point of first contact with the Australian Financial Complaints Authority at The Mutual Bank for any external dispute resolution matters. All recommendations made by the Member Advocate in relation to the resolution of complaints are reported to The Mutual Bank's executive management or Board, as required, are genuinely considered, and appropriately responded to in order to provide improvements to The Mutual Bank's products, services, staff or management, by transparent means.

## Australian Financial Complaints Authority

If the person making a complaint is dissatisfied with The Mutual Bank's proposed resolution of that complaint, they can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

The Mutual Bank is a member of AFCA. AFCA provides consumers and small businesses with fair, free and independent dispute resolution for financial complaints.

AFCA's contact details are:

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

Telephone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## Office of the Australian Information Commissioner

If a complaint is about how we have handled personal information, and we don't respond to the complaint within 30 calendar days, or the person making the complaint is not happy with our response, they can lodge the complaint with the Office of the Australian Information Commissioner (OAIC). The complaint must be in writing and can be lodged online. For further details please see the OAIC website:

<https://www.oaic.gov.au/privacy/privacy-complaints/lodge-a-privacy-complaint-with-us/>

## Further information or Assistance

If the person making the complaint has any question or needs further information or assistance in making a complaint, or our complaints process, please call Member Services 1300 688 825.