

Complaints and dispute resolution



Who we are

Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981. In this document, "the Bank", "we", "us" and "our" means Teachers Mutual Bank Limited; and "you" means a person with one or more of our products or services.

Firefighters Mutual Bank, Health Professionals Bank, Teachers Mutual Bank and UniBank are divisions of the Bank.

How we can help

Teachers Mutual Bank Limited aims to provide quality products and services to our members and customers, delivered with the highest level of service. We understand that sometimes things don't go according to plan and issues can arise.

So that you have the opportunity to make your complaint known, the Bank has a Complaints and Dispute resolution scheme. This service is free of charge and easy to access, so you can lodge your complaint or feedback.

This means:

- you have a way of having your complaint addressed;
- your Directors and Senior Management will be aware of your issue
- procedures and products can be adjusted, if possible, to improve our service

Using our complaints and dispute resolution scheme

1 How to lodge a complaint

You can simply raise your issue with our staff in person at any of our branches, by telephone, fax, email, webchat or in writing. Our contact details are set out below.

Email: contactus@fmbank.com.au
enquiry@hpbank.com.au
enquiry@tmbank.com.au
enquiry@unibank.com.au

Fax: (02) 9704 8205

Mail: PO Box 7501,
Silverwater, NSW, 2128

Phone: 1800 862 265

Webchat: Available in Internet Banking

2 What happens next?

The staff member who receives your complaint will try to resolve your issue.

If, however this is not possible, they will refer it to a senior or more experienced member of staff who will then contact you and try to resolve your issue promptly.

3 Investigation of complaints

If the complaint is not resolved at that stage, it may require further investigation and you will be kept informed of the progress.

4 How you will be informed of the outcome

We try to achieve an outcome within 14 days and advise you accordingly. Should there be exceptional circumstances causing a delay we will advise you in writing.

5 Escalation of your complaint

If after following all avenues in steps 1 to 4, your complaint has not been resolved to your satisfaction, you may wish to take the matter further by having it referred to our Internal Dispute Resolution Committee for further review.

We prefer that you provide details of your complaint by completing our dispute form. It is not mandatory to do this but it can assist us in better understanding your issue. If you do not wish to complete the form, you can just inform us that you wish to escalate this issue.

6 Notification

We will acknowledge receipt in writing of your request to escalate within 2 working days.

7 Internal Dispute Resolution Committee

Our Internal Dispute Resolution Committee is comprised of experienced Managers. Once you have notified us of your wish to escalate as per clause 5, the committee will undertake a further review of your complaint. We will respond to you within 45 days of having received your initial complaint.

8 Australian Financial Complaints Authority

If your complaint is not resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 – free call
In writing: GPO Box 3 Melbourne,
VIC 3001

9 The Bank's response

Our internal dispute register will be updated showing the outcome and wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.

Things you should know about our internal dispute scheme

- If your complaint involves Visa or one of our third party business partners, procedures will vary. This is different because more specific legislation or codes of practice may apply.
- You are not obliged to pursue a dispute with us using our Internal Dispute Resolution scheme.
- If you use our Internal Dispute Resolution scheme, you may commence legal proceedings before, after or at the same time.
- Our participation in our Internal Dispute Resolution scheme is not a waiver of any rights it may have under the law, or under any contract between you and Teachers Mutual Bank Limited. An example of a contract between you and Teachers Mutual Bank Limited may be a loan contract, a mortgage, a guarantee, conditions of use for a savings account and Visa card.
- Please refer to our Fees and charges brochure for charges which may apply for providing statement copies and document retrieval.

Dispute resolution form

Mr Mrs Ms Miss Other Member no

First names Surname

How would you like us to contact you?

Home phone Work phone

Mobile phone Email address

Details of your dispute

(if you require more space, please attach additional sheets of paper)

(Please enclose copies of documents if necessary)

Have you previously brought this to the attention of staff or management of Teachers Mutual Bank Limited?

No Yes To whom and when

Signature

Date

OFFICE USE

Date received

Logged into register

on

**Need more information,
we're here to help**

1800 862 865

8am to 7pm, weekdays

9am to 3pm, Saturday

enquiry@tmbank.com.au

enquiry@unibank.com.au

contactus@fmbank.com.au

enquiry@hpbank.com.au