

# Complaint Management Policy



## Who we are

Teachers Mutual Bank Limited ABN 30 087 650 459 Australian Financial Services Licence/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.

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

## How we can help

We aim 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 an internal dispute resolution (IDR) procedure. This service is free of charge and easy to access, so you can lodge your complaint or feedback. Hearing from you gives us the opportunity to improve our services.

We make communicating with us easier by:

- using plain English;
- making arrangements to help you make a complaint in your language;
- offering National Relay Service to you.

You may also appoint someone else to manage your complaint for you (such as a friend, family member or lawyer). If you let us, we will talk to your representative about your complaint.

## Using our IDR procedure

### 1 How to lodge a complaint

You can simply raise your issue with our staff in person at any of our branches, by telephone, email, social media, webchat, secure messages or in writing.

Our contact details are set out below.

Email: [customercare@tmbl.com.au](mailto:customercare@tmbl.com.au)

Mail: Complaints:  
PO Box 7501,  
Silverwater, NSW, 2128

Phone: 1800 862 265

Webchat: available on our website.

Secure messages: available in Internet Banking or the Mobile App.

We welcome calls through the National Relay Service (NRS) if you are deaf, have a hearing impairment and/or have a speech impairment. Visit the NRS website to choose your preferred access point, or call the NRS Helpdesk on 1800 555 660 for assistance.

If English isn't your first language, you can access a free interpreter service through Translating and Interpreter Services (TIS), available at [www.tisnational.gov.au](http://www.tisnational.gov.au). This service is provided by the Department of Home Affairs and is available in over 150 languages. You can ask our staff to arrange this service for you at any of our branches or over the phone.

## 2 What happens next?

We will acknowledge your complaint within 24 hours or one working day of receiving it. The staff member who receives your complaint will try to resolve your issue on the spot.

If, however this is not possible, they will escalate this to our Customer Care Team or a senior 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 step 2, 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 as soon as possible, being within 5 days, but it may take up to 21 days.

We may take more time though if there are complex circumstances or circumstances beyond our control causing a delay, or if we need more information from you. If this is the case, we will advise you in writing within 21 days of receiving your complaint and let you know when you can expect an outcome.

## 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 Customer Advocate for review.

If you wish, you can contact us with your request to escalate your complaint using any of the methods set out in step 1 "How to lodge a complaint".

## 6 Customer Advocate

Our Customer Advocate is there to make it easier for you when things go wrong by helping to facilitate fair complaint outcomes.

Once you have notified us of your wish to escalate (see step 5), the Customer Advocate will undertake a further review of your complaint.

We will respond to you within 21 days of having received your initial complaint. We may take more time though if there are complex circumstances or circumstances beyond our control causing a delay, or if we need more information from you.

## 7 Australian Financial Complaints Authority

If you are not satisfied with our response, 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. You can contact AFCA directly via

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678 – free call  
In mail: GPO Box 3  
Melbourne, VIC 3001

Time limits may apply, you should act promptly or otherwise consult the AFCA website to find out time frames.

## Things you should know about our IDR procedure

- 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 complaint with us using our IDR procedure.  
However, if you raise your complaint with AFCA first, AFCA may refer your complaint to us.
- If you use our IDR procedure, you may commence legal proceedings before, after or at the same time.
- Our participation in our IDR procedure is not a waiver of any rights we may have under the law, or under any contract between you and us. Examples of a contract between you and us 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.

