

## **Resolving Problems**

Geelong Bank offers our members an internal dispute resolution procedure that is readily accessible and free of charge. Here are details of the steps you may take if you are dissatisfied and the action the Geelong Bank team will take to remedy the situation.

### **Let's talk about it**

The simplest way of solving a problem is to talk to a Geelong Bank team member about it. If you are unhappy about something to do with a product or service, we'd like to hear about it.

Our team members are trained to deal with all types of problems so don't hesitate to contact us if something is troubling you. We'd like to know about anything which affects the relationship you have with us.

### **Who do you complain to?**

The first place you should take any complaint to is a Member Service Officer or Lending Consultant. If at all possible, the problem will be resolved immediately. However, if our team member is unable to assist, you will be referred to their Manager. The Manager will aim to resolve the matter by the next business day.

You may make a complaint:

- in person at our office, located at **107 Gheringhap Street Geelong**
- by calling us on **1300 361 555**
- by email at **info@geelongbank.com.au**

We will usually need your full name, contact details, a short description of your complaint and your desired resolution for us to help you.

### **What happens when you make a complaint?**

We aim to acknowledge your complaint within 1 business day. When we do so, we will also let you know how you can obtain general feedback and progress/status reports of the complaint.

We will investigate your complaint and contact you if we need more information.

When we complete our investigation, we will let you know the outcome.

How your complaint may be resolved will depend on your complaint.

## **How will we notify you of the outcome?**

We will ring or write to you notifying you of the outcome. If this is not in your favour, we will write to you telling you:

- the reasons for the decision
- about the evidence we relied on in reaching our decision
- about the consequences of the decision for you
- about what further action you can take

## **How long will it take?**

Frequently, complaints are simple cases of confusion or misunderstanding, which can be sorted out to everybody's satisfaction very quickly.

However, not all complaints can be dealt with quickly. The Manager will advise you if he or she is unable to resolve your complaint by the next business day. Our aim is to have your complaint resolved within 14 days, although in more complex cases (e.g. a complaint about a card transaction overseas) we may need up to 30 days. If this happens, we will write to you advising of this.

## **What further options do you have?**

If you are not satisfied with the final outcome of your complaint, or if we fail to resolve your complaint within 30 days, you may pursue the matter further with the Australian Financial Complaints Authority. You can submit a complaint to the Australian Financial Complaints Authority:

- on their website at [www.afca.org.au](http://www.afca.org.au)
- by emailing them at [info@afca.org.au](mailto:info@afca.org.au)
- in writing to:

Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne VIC 3001

- by calling them on 1800 931 678