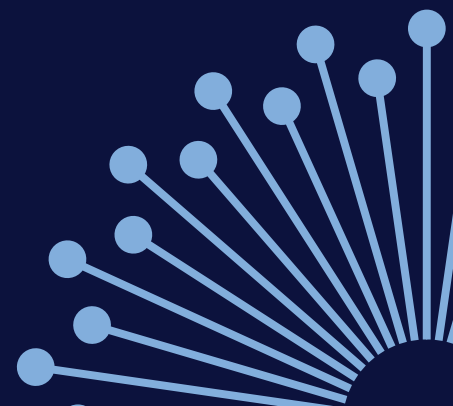




# Complaints Resolution Guide

Effective: 1 August 2024





## Complaints Resolution Guide

When something goes wrong, or you are not satisfied with our products, services, staff or the complaint handling process or how we handle your Consumer Data Right (CDR) data, we would like to hear from you so we can help make it right. We treat all complaints seriously and we promise to listen to you and work to find a solution that is fair and reasonable.

This guide outlines the steps you can take to make a complaint with us. It applies to complaints related to Australian Military Bank as well as RSL Money, a registered business name of Australian Military Bank.

Our complaints resolution process is readily accessible and free of charge.

### What is a complaint?

A complaint is defined as an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

### How to make a complaint

We aim to make this process as easy as possible. If you want to make a complaint, you can contact us by:

**Email:** complaints@australianmilitarybank.com.au,

**Telephone:** 1300 13 23 28 from Australia or +61 2 9240 4122 from overseas  
(8am to 6pm, Monday to Friday, Sydney time),

**In person:** at any one of our branches,

**In writing:** Member Resolution Team, Australian Military Bank, Reply Paid 151, Australia Square NSW 1214.  
There is no need to use a stamp - we will pay for the postage.

For us to be able to help you, please provide us with as much information as possible, including your full name, contact details, a description of your complaint, and your desired outcome.

### Need help making a complaint?

#### Authorise someone on your behalf

You may appoint someone else to manage your complaint on your behalf, for example, a friend or family member, a legal representative or a financial counsellor. Generally, we can discuss the complaint with your representative if you authorise us to.

#### National Relay Service (NRS)

If you are deaf or find it hard to hear or speak with people who use a phone, the National Relay Service (NRS) can help you.

- ▶ Teletype (TTY) number: Call 133 677 and ask for 1300 13 23 28
- ▶ SMS relay: Text 0423 677 767

For more information, visit the National Relay Service (NRS) website at [accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)



## Translating and Interpreter Services (TIS)

If English isn't your first language, you can access a free interpreter service through Translating and Interpreter Services (TIS):

- ▶ Website: [tisonational.gov.au](http://tisonational.gov.au)
- ▶ Phone: 131 450

This service is provided by the Department of Home Affairs and is available in over 150 languages. Please let us know if you would like us to arrange this service.

## Steps to resolving your complaint

### 1. We will acknowledge your complaint

We will acknowledge your complaint within one business day. We can resolve most complaints on the spot or within five business days. However, if we cannot resolve your complaint at your first point of contact, we will let you know and refer your complaint to our Member Resolution Team to look into it.

### 2. We will assess the information and investigate the issue(s)

We will review the information you have sent us and investigate the issues further as needed.

### 3. We will work with you to find a fair and reasonable outcome

We aim to resolve your complaint within 30 days (or 21 days for financial hardship or debt collection). If we can't meet these timeframes, we will write to you to explain why and provide an expected date for the outcome of your complaint. If it takes longer than five business days to resolve your complaint or if the complaint relates to hardship, we will confirm the outcome in writing.

When we notify you of the final outcome of your complaint, it will include:

- The reasons for our decision
- The information we relied on in making our decision
- What this decision means for you
- What further action you can take

### What if you are still unhappy?

If you are unhappy with our final response or our handling of your complaint, or if you are not satisfied with the outcome of your complaint, you can lodge a dispute with the Australian Financial Complaints Authority (AFCA). They provide a free and independent complaint resolution service.

You can contact AFCA by:

- ▶ Phone: 1800 931 678 (free call within Australia)
- ▶ Email: [info@afca.org.au](mailto:info@afca.org.au)
- ▶ Website: [afca.org.au](http://afca.org.au)
- ▶ Mail: GPO Box 3, Melbourne VIC 3001

If the complaint involves your personal information or how we have handled your Consumer Data Right (CDR) data, you may also contact the Office of the Australian Information Commissioner (OAIC).

- ▶ Phone: 1300 363 992
- ▶ Website: [oaic.gov.au](http://oaic.gov.au)
- ▶ Mail: GPO Box 5218, Sydney NSW 2001

## Contact us

- ▶ 1300 13 23 28
- ▶ Visit your local branch
- ▶ [service@australianmilitarybank.com.au](mailto:service@australianmilitarybank.com.au)
- ▶ [australianmilitarybank.com.au](http://australianmilitarybank.com.au)

