



The Australian Military Bank Complaints Guide is issued by:

Australian Military Bank Limited
ABN: 48 087 649 741

Australian Financial Services Licence: 237 988
Email: service@australianmilitarybank.com.au

Website: australianmilitarybank.com.au
Effective: April 2022

Complaints Guide



Member guide to complaints

The purpose of this guide is to outline the steps you can take as an Australian Military Bank member to make a complaint with us. When something goes wrong, or you are not satisfied with our products, services, staff or the complaint handling process, we would like to hear from you so we can resolve your concerns in a timely manner. 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.

Making a complaint

We strive to make this process as easy as possible, you can choose the contact method which you prefer.



Send us an email to complaints@australianmilitarybank.com.au



Call us on 1300 13 23 28 from Australia or +61 2 9240 4122 from overseas
(8 am – 6 pm, Monday- Friday Sydney time)



Visit us in one of our branches



Write to our Member Resolution Team at AMB; Reply Paid 151 Australia Square NSW 1214.
There is no need to use a stamp – we will pay for the postage.

If you need help making a complaint

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.

If you need assistance, the following services can also assist;

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. For more information, visit the National Relay Service (NRS) <https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>.

If English isn't your first language, you can access a free interpreter service through Translating and Interpreter Services (TIS) at www.tisnational.gov.au. 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.



Tell us about your complaint

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

Steps to resolving your complaint

We will acknowledge your complaint

AMB 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 then refer your complaint to our Member Resolution Team to look into it.

If this is the case, our Member Resolution Team will let you know they have received your complaint within one business day and give you a reference number, and let you know the name and contact details of the person handling your complaint.

We will assess the information and investigate the issue(s)

We will review the information you have sent us, investigate the issues further if needed, and work with you to find a fair resolution as quickly as possible.

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

We will provide you with a written response if we resolve the complaint to your satisfaction within five business days and you request one, or if your complaint relates to hardship.

If it takes longer than five business days to resolve your complaint, we will confirm the outcome in writing. We will aim to resolve your complaint within 30 days (or 21 days for financial hardship or debt collection).

We will notify you of the final outcome of your complaint, including:

- 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

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.

We will keep you informed of the progress, your right to complain to the Australian Financial Complaints Authority (AFCA) and provide you with the AFCA contact details.



If you are unhappy with our final response or our handling of your complaint

If you are unhappy with our final response or our handling of your complaint, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA is external to AMB and provides a free and independent resolution service for individual and small business members who cannot resolve their complaints directly with AMB.

Call: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001



Contact Us

1300 13 23 28

PO Box H151 Australia Square NSW 1215

Australia wide branch network

service@australianmilitarybank.com.au

australianmilitarybank.com.au



This is issued by Australian Military Bank Ltd
ABN 48 087 649 741 AFSL and Australian Credit Licence Number 237 988.