

Dispute Resolution Guide (Your problems become our problems)

Australian Mutual Bank Ltd offers its members an internal dispute resolution procedure that is readily accessible and free of charge.

What is a Dispute?

A dispute arises if you make a complaint to us about a Mutual Bank product or service and you are not satisfied with the response that you receive.

Let's talk about it

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

Our staff are trained to efficiently and courteously deal with all types of problems. So don't hesitate to speak to our staff 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 is to a member of our staff. If at all possible, the problem will be resolved immediately. However, if our staff member is unable to assist, please speak to a supervisor or manager. Our supervisor or manager will try to resolve the matter by the next business day.

You may also make a complaint using our online enquiry form on our website, or by emailing us or by calling us.

Alternatively, you can address your complaint to:
Dispute Resolution Manager, Australian Mutual Bank Ltd
PO Box 881, Haymarket NSW 1240.

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. Our supervisor or 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 we may need up to 45 days. If this happens we will write to you advising of this.

How will you notify me 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.

What to do if you have a complaint

You can contact us at any Branch or Head Office so we can make every attempt to resolve your complaint to your satisfaction.

If you need further assistance, you can use our internal dispute resolution service: see our Dispute Resolution Brochure for details.

The bank is a member of the Australian Financial Complaints Authority (AFCA). If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides a fair and independent financial services complaint resolution service that is free to our members.

You can contact AFCA

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

How to Contact Us

Mail: Australian Mutual Bank Ltd
PO Box 881, Haymarket NSW 1240
Branches: See our website for full details

Endeavour Mutual Bank

Phone: 1300 13 14 20
Email: complaints@endeavour.bank
Website: www.endeavour.bank

Sydney Mutual Bank

Phone: 13 61 91
Email: complaints@sydneymutual.bank
Website: www.sydneymutual.bank