

Complaint and Dispute Resolution Guide

Resolving Problems

At Bank First we remain continually committed to ensuring our products and services meet your needs and expectations. However, we acknowledge that there may be occasions when you are unhappy or dissatisfied with a product or service. We value Member feedback as this provides us with an opportunity to review the products and services that we provide.

How to make a complaint

Step 1 - You can direct your complaint to our staff personally at our branches, by telephone, in writing or by e-mail. We aim to resolve complaints as quickly as possible however we may need time to conduct an investigation depending on the nature and complexity of your complaint. Where necessary you may be referred to a more senior or experienced staff member to assist you.

Step 2 - In the event that you are unhappy with our response to your complaint, you may escalate the matter to our Complaints Officer. On receipt of your complaint, our Complaints Officer will contact you to acknowledge receipt of your complaint and confirm that an investigation is underway and the date by which you can reasonably expect a decision. In the majority of cases and specifically those that involve default notices, cases of hardship or a request for the postponement of enforcement proceedings, this will be within 21 days. It is our expectation that all other complaints will be resolved within 45 days.

Step 3 - We aim to find a fair solution to your complaint however if you remain dissatisfied with the final outcome, you are entitled to have your complaint considered, free of charge, by the Australian Financial Complaints Authority through which we operate our external dispute resolution scheme.

Contact Details

If your complaint relates to:

Bank First products & services

Telephone: **1300 654 822**

Financial Planning products & services

Telephone: **1300 654 193**

Insurance products & services

Telephone: **1300 654 166**

The Complaints Officer

Bank First

PO Box 338

Camberwell 3124

E-mail: **complaints@bankfirst.com.au**

Australian Financial Complaints Authority

GPO Box 3

Melbourne 3001

Telephone: 1800 931 678

E-mail: info@afca.org.au