



Complaint & Dispute Resolution Guide

As at October 2017

The Bank offers you our Complaint and Dispute Resolution procedure which is easily accessible and free of charge. Our aim is to meet your needs by providing a high quality service. Where you feel there is room for improvement or you have a concern or an issue that needs to be addressed - please let us know. We welcome the opportunity to resolve your concerns.

How can we help?

Although we do our best to provide a high level of service to our members, you may at times feel that there are issues that have not been resolved to your satisfaction.

So that you have the opportunity to resolve these issues, your Bank has a Complaint and Dispute Resolution process. This is provided at no extra charge to members.

This guide has been designed so that all members know that they have the opportunity of having their complaints addressed, the Board & Management becomes aware of such complaints, and, if necessary, we can change the way we do things to improve our service to all members.

What is a complaint?

A complaint is a verbal or written expression of dissatisfaction by a member in respect of a Bank product or service.

What is a Dispute?

A dispute arises if, after you make a complaint to your Bank in respect of a Bank product or service, you are dissatisfied with the response provided by your Bank.

Things you should know about our Complaint & Dispute Resolution Service

- You are not obliged to pursue a dispute with your Bank using our Complaint & Dispute Resolution Service.
- If you use our Complaint & Dispute Resolution Service, you may commence legal proceedings before, after or at the same time as using the Complaint & Dispute Resolution Service.
- Your Bank's participation in the Complaint & Dispute Resolution Service is not a waiver of any rights it may have under the law, or under any contract between you and the Bank.
- This guide is not a contract between you and the Bank and it is not enforceable against the Bank.

How to make a complaint?

The Bank has developed an internal process to insure that any concerns you may have about the Bank are addressed promptly and also come to the attention of management.

In the first instance, you should take any complaint to a member of our staff. In most cases, your concern or issue will be resolved immediately.

You may raise complaints with our staff:

- verbally over the counter,
- by telephone,
- in writing, or
- using the Contact Us link at www.unitybank.com.au

If the staff member is unable to resolve the complaint to your satisfaction they will refer it to the applicable Supervisor or Manager.

How we will keep you informed of the process

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

- the reason for the decision,
- the evidence we relied on in reaching our decision, and
- what further action you can take.

If you do not agree with the decision, you may ask for the matter to be referred to the Board.

Should you not agree with the Board's decision or your dispute has not been resolved within the appropriate time limits you may contact the Financial Ombudsman Service scheme.

If you are unhappy with our decision

We are a member of the Financial Ombudsman Service. This service provides an accessible, fair and independent dispute resolution process for the Bank and their members.

You can contact the Financial Ombudsman Service if:

- you have lodged your complaint with us and you are not satisfied with the final outcome, or
- we have not resolved your complaint within 45 days.

Contact details are as follows –

Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001
Ph: 1800 367 287
www.fos.org.au
info@fos.org.au

Reliance Bank and Bankstown City Unity Bank are divisions of Unity Bank Limited.
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The Complaint and Dispute Resolution Guide has been designed to help in your use of the Bank's products and services. It contains information on our dispute resolution system. All details are current as at the date of this Guide. We will publish and update the CDRG on our website.