

RESOLVING PROBLEMS

Regional Australia Bank offers our members an internal complaint and dispute resolution procedure that is:

- readily accessible; and
- free of charge.

This brochure explains the internal complaint and dispute resolution procedure at Regional Australia Bank.

Let's talk about it:

The simplest way of solving a problem is to talk to someone about it. If you are unhappy regarding any of Regional Australia Bank's products or services, we would like to hear about it. Our staff are trained to efficiently and courteously deal with all types of problems. Please do not hesitate to contact us if you are not completely happy with any aspect of your dealings with Regional Australia Bank.

How to request the resolution of a complaint or dispute:

You can report a complaint about any Regional Australia Bank product or service to any staff member of Regional Australia Bank. If at all possible, the problem will be resolved immediately. If this is not possible, your problem will be referred to a supervisor or manager, who will try to resolve the problem by the next business day.

How long will it take?

Frequently, complaints are simply 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 day. Our aim is to have your complaint resolved within 14 days, although in more complex cases (eg. a complaint about a card transaction) we may need up to 45 days.

In exceptional circumstances the resolution may take



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longer than 45 days and we will keep you informed of the progress of the investigation.

How will you notify me of the outcome?

We will contact you by phone or mail to notify you of the outcome.

If this is not in your favour, we will write informing you about:

- the reasons for the decision
- the evidence we relied on in reaching our decision
- the consequences of the decision for you
- what further action you can take.

What further options do I have?

We are a member of the Financial Ombudsman Service (FOS).

FOS provides an external and impartial procedure for resolving disputes between customer owned banks and their members. FOS is free of charge to members.

If you are not satisfied with the final outcome of your complaint, you may pursue the matter further with FOS. Once a complaint has been made to FOS, they will contact Regional Australia Bank directly to begin investigations. You can contact FOS on 1300 780 808.

Other things you should know

You should be aware of the following things about our internal dispute resolution procedure:

- You are not obliged to pursue a dispute with us using our internal dispute resolution procedure. If you do use our internal dispute resolution, you may commence legal proceedings against us before, after or at the same time as using our internal dispute resolution procedure.
- Our participation in the internal dispute resolution procedure is not a waiver of any rights we may have under the law, or under any contract between Regional Australia Bank and yourself. An example of such a contract may be a loan contract, a mortgage, guarantee, the terms and conditions of a VISA card or Access card.



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This brochure itself is not a contract between Regional Australia Bank and yourself, and it is not enforceable against us. For more information about our internal complaint and dispute resolution procedure please phone 132 067.

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