

# Complaint and Dispute Resolution Guide

## Resolving problems

At Bank First we are committed to ensuring our products and services meet your needs and expectations. However, sometimes we can get this wrong and we understand that there may be occasions when you are unhappy or dissatisfied with a product or service. We welcome and value your feedback and complaints, and are committed to managing and resolving complaints through action in a fair and timely manner. It is through your valuable feedback that we can continue to improve our services and provide our Members a better banking experience.

Further information about our Complaint and Dispute Resolution process can be found on our website [bankfirst.com.au](http://bankfirst.com.au) or by contacting us on **1300 654 822** or **+61 3 9834 8560**.

## How to make a complaint

We have tried to make this process as simple as possible for your convenience. You can lodge your complaint at our branches, online, by telephone, by e-mail or chat, social media or via the National Relay Service. We will acknowledge your complaint within one business day or as soon as practicable.

Telephone: **1300 654 822**

Online: [bankfirst.com.au](http://bankfirst.com.au)

E-mail: [complaints@bankfirst.com.au](mailto:complaints@bankfirst.com.au)

In person at our branches:

Bank First  
117 Camberwell Road  
Hawthorn East VIC

Bank First  
126 Puckle Street  
Moonee Ponds VIC

## How long before a complaint is resolved

We aim to resolve your complaint as soon as possible; however, we may need time to conduct an investigation depending on the nature and complexity of your complaint. We will keep you informed of our progress and advise you if we cannot resolve your complaint within 21 days.

## What if you are unhappy with our response

We always aim to find a fair and objective resolution to your complaint; however if you are unhappy with the outcome, you are entitled to take your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution body that is free for customers to access. It provides fair and independent complaint resolution services through which we operate our external dispute resolution scheme.

## Australian Financial Complaints Authority

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: **1800 931 678**

E-mail: [info@afca.org.au](mailto:info@afca.org.au)

Postal address: **GPO Box 3 Melbourne 3001**

If your complaint relates to the way your data is being handled and you are unhappy with our resolution, you can also contact the Office of the Australian Information Commissioner:

## The Office of the Australian Information Commissioner

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Phone: **1300 363 992**

Postal address: **GPO Box 5218, Sydney NSW 2001**