

# Complaints & Dispute Resolution Guide

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G&C Mutual Bank Limited trading as Unity Bank & Reliance Bank.  
ABN 72 087 650 637. AFSL & Australian Credit Licence 238311.

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1300 364 400 | [www.gcmutual.bank](http://www.gcmutual.bank) | [info@gcmutual.bank](mailto:info@gcmutual.bank)



We're here to help and welcome your feedback. As a member owned and focused authorised deposit taking institution our aim is to provide the best possible service to meet your needs. If you're not satisfied or we don't meet your expectations with our products, services, staff, or the complaint handling process, we want to hear from you.

We are committed to working with you to understand what's happened and to try to resolve your complaint promptly. We promise to listen to you and do our best to find a solution that is fair and reasonable.

## Our complaint handling principles

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The following 12 principles apply to our employees and management when managing and responding to a complaint. We will:

1. Ensure our complaints resolution process is free of charge.
2. Ensure our complaint handling and feedback processes are easy to find and use no matter what your personal circumstances are.
3. Take the time to listen to the complaint being made in order to understand the issue or concern about us.
4. We will explain the steps in the complaint process and communicate with you clearly. We will share with you any information that may be needed and why.
5. Act honestly, consistently and fairly in the handling of all complaints about us.
6. Ensure that we handle your complaint fairly, objectively and sensitively taking into consideration the complainant's individual circumstances, such as if they are experiencing vulnerability, and provide or recommend appropriate support.
7. Empower all of our staff to act with authority and integrity in resolving complaints as quickly as possible.
8. Investigate complaints thoroughly and will respond to your complaint in a reasonable timeframe.
9. Keep the complainant (or their representative) updated on the progress of their complaint by using plain English and considering any other forms of accessible communication they may need.
10. Work with the complainant to provide acceptable resolutions in order to avoid, where possible, the need for using alternate external dispute resolution or legal proceedings. We will take ownership of your complaint and we commit to deliver on what we promise.
11. Co-operate with Australian Financial Complaints Authority to resolve any complaint, if applicable.
12. Endeavour to learn from complaints and issues we receive to prevent any further impacts on our members or others.

## How to make a complaint

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If you are unhappy with a product or service, please speak to us about it. Our aim is to resolve your complaint within 5 working days, however, where possible we hope to be able to resolve your concern immediately. You can access our complaint resolution service in the following ways:

- Phone:** 1300 36 2000 or 1300 364 400
- Mail:** PO Box K237 Haymarket, NSW 1240 or PO Box A253, Sydney South NSW 1235 (attention to the Complaints Officer)
- Email:** mail@unitybank.com.au or info@gcmutual.bank
- In person:** Visit one of our Service Centre locations
- Website:** [Online form through our website](#) or through secure messaging in Online Banking

When contacting us with a complaint, it will help us to address your concerns if you can provide us with:

- your name and preferred contact details.
- details about your complaint, including the product or service it relates to and how we didn't meet your expectations.
- what outcome you would like to achieve when working with us to resolve your dissatisfaction.
- anything else you think is relevant for us to consider when reviewing your concerns.

## If you need help to make a complaint

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We are committed to making banking easy and ensuring our complaints process is accessible to all of our members. We will work with you to discuss your complaint via your preferred method of communication where possible.

### Authorising someone to help you

If you need support or help to make a complaint you can ask an authorised representative, financial counsellor, family member or friend to contact us on your behalf. We need your permission to speak with anyone else about your complaint – this can be verbal or in writing. We will deal with your representative directly for all related matters and will not contact you directly unless:

- you request that we also communicate with you;
- we are concerned that your representative is not authorised to represent you, is acting in a misleading or deceptive manner (with you and/or us), or is not acting in your best interests; or
- we have received different contact details or instructions from the Australian Financial Complaints Authority (AFCA) in relation to a complaint lodged with them on your behalf.

## Accessibility support

If you have a hearing or speech impairment, you can contact us through the National Relay Service (NRS). You will need to register with the NRS prior to utilising their service.

- TTY users, phone 133 677 then ask for 1300 364 400
- Voice Relay users, phone 1300 555 727 then ask for 1300 364 400
- NRS Chat users, connect to the NRS then ask for 1300 364 400

## Translating and interpreting services

If English isn't your first language, you can access a free interpreter service through Translating and Interpreter Services (TIS). This service is provided by the Department of Home Affairs and is available in over 150 languages. If you need to speak with our team in your preferred language, you can contact us on 1300 364 400 and ask our staff to arrange this service for you.

## How we will respond to complaints

Our staff members are trained to promptly deal with any member concerns in a courteous and efficient manner. Often problems relate to misunderstandings about products, services, or terms and conditions and can be resolved immediately. However, if this is not possible, your issue will be referred to one of our Complaints Officers who have the authority to investigate all aspects of a complaint, including determining a fair and timely resolution.



**Our aim is to acknowledge your complaint within 2 business days** and resolve your complaint at first contact, if possible.



**Resolve your complaint within 5 working days.** If this isn't possible or for more complex complaints, this may take up to 30 days. If we can't meet these timeframes, we will explain why and provide an expected date for the outcome of your complaint. Whilst we always aim to resolve your complaint as soon as possible we are required to finalise your complaint within regulatory timeframes.

The regulatory timeframe in which we work to resolve your complaint depends on the type of complaint and product you have with us. Those timeframes are as follows:



Complaint Category	Maximum Response Timeframe
Standard complaints	30 calendar days after receiving the complaint
Credit related complaints involving default notices	21 calendar days after receiving the complaint
Credit related complaints involving hardship notices or requests to postpone enforcement proceedings	21 calendar days after receiving the complaint
Electronic payments (including ATM, EFTPOS, credit card transactions, online payments and Bpay)	21 calendar days after receiving the complaint



**Investigate your complaint.** We'll assess the information we have and investigate the issues. Your Complaints Officer will work with you to find a fair solution as quickly as possible and solve your complaint with care. We'll provide you with regular progress updates and if some further information is needed, we will always let you know.



**Make a decision about your complaint.** We'll write to you to explain our decision and in our response we'll provide a written explanation of:

- our investigation into your complaint.
- attempts to resolve your complaint.
- reasons for our decision.
- how you can access any documents considered.
- how you can escalate the complaint to an external organisation (and their contact details) if your complaint has not been resolved to your complete satisfaction.

## What to do if you're not satisfied with our response

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If you are not satisfied with our response, or how we have handled your complaint, or if we have not responded within the above timeframes, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent complaint resolution service that's free to consumers and small businesses. To contact AFCA directly:

- Phone:** 1800 931 678 (free call)  
**Mail:** GPO Box 3, Melbourne VIC 3001  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Website:** [www.afca.org.au](http://www.afca.org.au)

We want to do everything we can to resolve any problem you have. So, it's important that you raise your complaint with us before going to AFCA. This usually results in a quicker resolution. AFCA will also encourage you to work with us before they begin their investigation.

Time limits may apply to complaints lodged with AFCA. So, you should act promptly or otherwise go to the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## Privacy

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If you have any questions, concerns or complaints about our Privacy Policy, or our handling of your personal information (including credit-related information) please contact our Privacy Officer using the options within the 'How to make a complaint' section.

You can also contact the Privacy Officer if you believe that the privacy of your personal information has been compromised or is not adequately protected.

## Consumer Data Right

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Our [Consumer Data Right Policy \(CDR\)](#) available on our website explains how we manage your CDR data and describes how you can access and correct your CDR data if needed. If you have any concerns about the way we handle your Consumer Data Right (CDR) data, you can make a complaint using the options within the 'How to make a complaint' section.

If you are not satisfied with our response, or how we have handled your CDR complaint, you can contact the Office of the Australian Information Commissioner (OAIC). The OAIC acts as an impartial third party when investigating and resolving a complaint in relation to the handling of your CDR data. You can contact the OAIC on:

**Phone:** 1300 363 992  
**Mail:** GPO Box 5218, Sydney NSW 2001  
**Email:** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
**Website:** [www.oaic.gov.au](http://www.oaic.gov.au)

## Things you should know about our complaint's resolution process

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You are not obliged to pursue a dispute with us using our Internal Complaint & Dispute Resolution service. If you use our Internal Complaint & Dispute Resolution service, you may commence legal proceedings before, after or at the same time as using the service.

Our 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 it.

This guide is not a contract between you and the bank and it is not enforceable against the bank.

## Customer Owned Banking Code of Practice

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We subscribe and commit to complying with the Customer Owned Banking Code of Practice as varied from time to time. The Customer Owned Banking Code of Practice, the code of practice for customer owned financial institutions, is an important public expression of the value we place on improving the financial wellbeing of our individual members and their communities.

Customer owned banking delivers member-focused, competitive services. Mutual banks, credit unions and mutual building societies are customer owned financial institutions committed to putting their members first.

The Customer Owned Banking Code of Practice will apply if you are an individual or small business. You may obtain a copy of the Customer Owned Banking Code of Practice on request or download a copy from our website.

If you have a complaint about our compliance with the Customer Owned Banking Code of Practice, you can contact the Customer Owned Banking Code Compliance Committee by:

**Phone:** 1800 367 287  
**Mail:** PO Box 14240, Melbourne VIC 8001  
**Email:** [info@codecompliance.org.au](mailto:info@codecompliance.org.au)

