

# Complaints and Dispute Resolution

**Member policy.**

**September 2021.**



For police, emergency  
and health workers

# Meeting your expectations? If not, we want to know.

BankVic exists to provide its members with banking services that represent great value for money and to make it easy for you to deal with us, but we don't always get it right.

If you are dissatisfied with how we have served you, we want to know. You can make a complaint to us:

- In writing
- By phone
- Through our website
- By visiting one of our branches

Your complaint will be handled by a member of staff with the appropriate authority to deal with your complaint and we'll respond to your complaint fairly, transparently and in a timely manner. We make sure that our Directors and senior management are aware of the issues that concern you and, where needed, we will change our processes or products to ensure they meet your needs.

## What is a Complaint?

A complaint is an expression of dissatisfaction made to BankVic or about BankVic, related to its products, services, sales practices, staff or the complaints-handling process itself, where a response or resolution is explicitly or implicitly expected or legally required

## What is a Dispute?

A dispute arises if you make a complaint about us and are not satisfied with the response that you receive. You can request your complaint be handled by our Internal Disputes Resolution Committee (IDRC).

Steps included in the process of our Complaints and Dispute Resolution Service:

### Step 1: How to Make a Complaint

**In person:** At any BankVic branch

**Phone:** 13 63 73

**Email:** [info@bankvic.com.au](mailto:info@bankvic.com.au)

**Web:** [www.bankvic.com.au](http://www.bankvic.com.au)

**Post:** GPO Box 2074  
Melbourne VIC 3001

### **STEP 2. Recording your Complaints**

All complaints and disputes will be recorded in our Complaints and Dispute Register, we'll acknowledge the complaint within 24 hours.

### **STEP 3. Complaint Management**

Our aim is to resolve the complaint the first time you make contact with us however, not all complaints can be resolved immediately. Once we have the information to investigate, we may need to escalate your complaint to a more appropriate person with necessary expertise to deal to resolve it.

For complex complaints like this we'll let you know who we have escalated your complaint to and we'll aim to resolve the issue within 5 working days. You will also get a written response if you request one or if it's a hardship complaint. In most cases you'll be advised of the outcome in writing within 21 working days. Should there be exceptional circumstances causing a delay we'll advise you what is causing the delay and when we expect the matter to be resolved. We expect complex matters to be resolved in a maximum of 30 working days.

Even if your complaint relates to a third party (for instance, if it's related to an insurance product) we'll add the complaint to our Complaint Register and escalate to the associated party for management and rectification.

### **Step 4: Escalation to internal review**

If you make a complaint and it was managed via steps 1-3 and you are still not satisfied with our response, you may request that your complaint is reviewed by our Internal Disputes Resolution Committee (IDRC), to make a final decision on behalf of BankVic. This step will not impact our commitment to timely and fair resolution of complaints.

## **External Dispute Resolution**

Once your dispute has been reviewed by our IDRC, if you are still not satisfied with the outcome or process you may refer your banking complaint to:

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

**Phone:** 1800 931 678 (free call)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Post:** GPO Box 3, Melbourne, Victoria, 3001.

The Australian Financial Complaints Authority (AFCA) is an independent organisation that resolves disputes between consumers and financial service providers. Please note that AFCA are unable to deal with your dispute unless you have attempted to resolve the issue with us first. In certain cases, AFCA may not have jurisdiction to hear your complaint. Where AFCA does not have jurisdiction, or if you prefer, you may pursue other external dispute resolution options that may be available to you including: State and Territory Review Tribunals (such as the Victorian Civil & Administrative Tribunal), Mediation or Arbitration (where we both agree to use this option); and/or Court proceedings.

If your dispute involves privacy issues and has not been resolved to your satisfaction you will be referred to the Office of the Australian Information Commissioner.

To contact the Information Commissioner:

**Phone:** 1300 363 992 Enquiries Line

**Post:** The Director of Compliance (Investigations)  
GPO Box 5218 Sydney NSW 2001

**Fax:** 02 9284 9666

**Email:** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

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

Details of how you may access these services will also be provided when you are advised of the outcome of our investigations or if we are unable to resolve your complaint within our specified time limits.

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