

Complaints and dispute resolution



How we can help

Teachers Mutual Bank aims to provide quality products and services to our members and customers, delivered with the highest level of service. We understand that sometimes things don't go according to plan and issues can arise.

So that you have the opportunity to make your complaint known, Teachers Mutual Bank has a Complaints Handling and Dispute resolution scheme. This service is free of charge and easy to access, so you can lodge your complaint or feedback.

This means:

- you have a way of having your complaint addressed
- your Directors and Senior Management will be aware of your issue
- procedures and products can be adjusted, if possible, to improve our service

Using our complaints and dispute resolution scheme

1 How to lodge a complaint

Usually, your complaint can be settled by simply making us aware of it. You can raise your issue with our staff in person, by telephone, fax, email, webchat or in writing. If they are able, they will resolve your issue promptly.

2 Escalating a complaint

If the staff member is unable to handle your complaint, they will refer it to a senior or more experienced member of staff. You will be contacted by the close of business the next day to resolve your issue.

3 Investigation of complaints

If the complaint is not resolved by the close of business the day after it has been lodged, your issue may require further investigation and you will be kept informed of the progress.

4 How you will be informed of the outcome

In the majority of cases you will be advised of the outcome within 14 days. Should there be exceptional circumstances causing a delay we will advise you in writing. Even in the most complex matters the issue should be resolved in a maximum of 21 days or we will advise that more time is required.

5 How to use our dispute resolution scheme

If after following all avenues in steps 1 to 4, your complaint has not been

resolved you may wish to take the matter further by using our Internal Dispute Resolution Scheme. If so, you will need to complete the Dispute resolution form in this brochure and return it to us by:
Email enquiry@tmbank.com.au
Fax (02) 9704 8205
Mail PO Box 7501, Silverwater NSW 2128

6 Notification

We will enter the dispute in our internal register and acknowledge receipt of it to you within 2 working days.

7 Internal Dispute Resolution Committee

If you are not happy with the response provided, your complaint will be referred to our Internal Dispute Resolution Committee for further review.

8 Financial Ombudsman Service

If however, in spite of our best efforts you are still not satisfied, you have access (free of charge) to the Financial Ombudsman Service, GPO Box 3 Melbourne, VIC 3001 (Telephone 1300 780 808) for an external review of the decision made.

9 Teachers Mutual Bank response

Teachers Mutual Bank's internal dispute register will be updated showing the result and wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.

Things you should know about our internal dispute scheme

- If your complaint involves Visa or rediCARD, Insurance, Diploma Travel, Teachers Car Buying Service or Bridges Financial Services, steps 1 and 4 need to be taken, however procedures may vary if the dispute resolution needs to go further. This is because more specific legislation or codes of practice may apply.
- You are not obliged to pursue a dispute with the Teachers Mutual Bank using our Internal Dispute Resolution scheme.
- If you use our Internal Dispute Resolution scheme, you may commence legal proceedings before, after or at the same time.
- Teachers Mutual Bank's participation in our Internal Dispute Resolution scheme is not a waiver of any rights it may have under the law, or under any contract between you and Teachers Mutual Bank. An example of a contract between you and Teachers Mutual Bank may be a loan contract, a mortgage, a guarantee, conditions of use for a savings account, Visa card and rediCARD.
- This brochure is not a contract between you and Teachers Mutual Bank and it is not enforceable against Teachers Mutual Bank.
- Standard charges may apply, in accordance with Teachers Mutual Bank fees and charges, for providing copies of statements of accounts or retrieval of documents from archives, where requested by the complainant.

Dispute resolution form

<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Other	<input type="text"/>	Member no
First names				Surname		
Street no. & name						
Suburb			State		Postcode	
Postal address (if different from above)						
Suburb			State		Postcode	
Home phone				Work phone		
Mobile phone				Email address		

Details of your dispute

(if you require more space, please attach additional sheets of paper)

(Please enclose copies of documents if necessary)

Have you previously brought this to the attention of staff or management of Teachers Mutual Bank?

<input type="checkbox"/> No	<input type="checkbox"/> Yes	To whom and when
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Signature	Date
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OFFICE USE	Date received	Logged into register	on
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**Need more information,
we're here to help**

13 12 21

8am to 7pm, weekdays

9am to 3pm, Saturday

enquiry@tmbank.com.au

tmbank.com.au



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