

Complaints Policy

Effective date: 11 August 2026

Review date: 31 August 2028

The Mutual Bank is here to help, and we value your feedback.

As a Member-owned organisation, our goal is to provide the best possible service to meet your needs. If our products, services, Team Members, or complaint handling process fall short of your expectations, we want to know. We are dedicated to understanding your concerns and resolving them promptly. We promise to listen to your concerns and will work towards a fair and reasonable solution.

Our commitment to You

The Mutual Bank is committed to meeting the standards set by the Australian Securities and Investments Commission (ASIC), the Customer Owned Banking Code of Practice and is a proud member of the Australian Financial Complaints Authority. This ensures that our dispute resolution system is robust, fair and transparent.

Our complaint handling principles

The following principles guide The Mutual Bank's Team Members and Management in managing and responding to complaints:

1. **Free and easy process:** Making a complaint is free of charge and straightforward for our Members and others.
2. **Listening with care:** We take the time to listen to understand the issue or concern.
3. **Fairness and honesty:** We handle all complaints honestly, consistently and fairly.
4. **Individual consideration:** We consider the complainant's individual circumstances, such as vulnerability, and provide or recommend appropriate support.
5. **Empowered staff:** Our Team Members are empowered to act with authority and integrity to resolve complaints quickly.
6. **Thorough investigation:** We investigate complaints thoroughly and without unnecessary delay.
7. **Clear communication:** We keep the complainant (or their representative) updated on the progress of their complaint using plain English and considering any other forms of accessible communication they may need.
8. **Appropriate resolutions:** We aim to provide fair and reasonable resolutions having regard to the circumstances of each complaint.
9. **Member Advocate access:** We provide access to The Mutual Bank's Member Advocate for further complaint review if required.
10. **Cooperation with AFCA:** We co-operate with the Australian Financial Complaints Authority to resolve any applicable complaints.
11. **Continuous improvement:** We learn from complaints and issues to prevent further impacts on our members and others.

12. Support for vulnerable Members: We proactively identify and support vulnerable Members, ensuring their specific needs are met throughout the complaints process. Our Team Members are trained to provide tailored support and we offer dedicated services to assist those Members.

How to make a complaint

We encourage you to share any concerns with us. You can lodge a complaint through any of the following methods:

- **In person:** Visit any of our branches. For locations, please visit our website
- **Phone:** Call our Contact Centre on 1300 688 825
- **Online:** Use our website or Compliments and Complaints page
- **Email:** Send an email to complaints@themutual.com.au
- **Mail:** Write to The Mutual Bank's Member Advocate, PO Box 2487, Green Hills, NSW, 2323
- **Social media:** Send a private message on our Facebook, Instagram, TikTok or LinkedIn
- **Internet Banking:** Send a secure email via The Mutual Bank's Internet Banking service
- **Feedback Forms:** Complete a Member Complaint/Feedback Form at any of our branches

We will acknowledge receipt of your complaint within one business day or as soon as possible.

If your complaint involves a credit default notice, hardship notice, or a request to postpone enforcement proceedings, please contact our Contact Centre at 1300 688 825 at your earliest convenience.

If you need help

We understand that some Members may need assistance in making a complaint. Here's how we can help:

- **Accessible options:** We provide various accessible communication options, including translation services, for Members who might have difficulty communicating, reading, or understanding due to language, age, disability, or other vulnerability factors.
- **Authorising someone to help:** You can authorise someone else to make a complaint on your behalf. Just let us know, and we will work with your authorised representative.
- **Role of the Member Advocate:** The Member Advocate is a senior manager of The Mutual Bank who can intervene at any time to help resolve your complaint. They review the facts, make further enquiries if needed, and assist in achieving a fair and reasonable resolution. They also liaise with AFCA for external dispute resolution matters.

How we will respond to complaints

We aim to resolve your complaint as quickly as possible, ideally on-the-spot. If this is not possible, we will provide you (within 3 business days) with the name and contact details of the person to whom you can escalate your complaint to. As far as possible, this person will be someone other than the person to whom your complaint relates. We will also give you information about our internal complaints- handling process.

We aim to complete our investigation and communicate our decision to you within 21 days of receiving your complaint. We will inform you if we need more time than that and provide you with regular progress updates.

Informing you of the outcome

We will provide a written response to your complaint, outlining all actions taken, when:

- Our investigation cannot be completed within three business days.
- Your complaint has not been resolved within 21 calendar days. We will advise you of your right to escalate your complaint to AFCA.
- Your complaint relates to a hardship application.
- Your complaint relates to unauthorised transactions involving a PIN or access code.
- You have requested a response from us in writing.

Informing you of delays

If we cannot respond within the applicable timeframes due to complexity or other circumstances, we will explain the reason for the delay and provide information about your right to contact our Member Advocate or AFCA.

Australian Financial Complaints Authority (AFCA)

If you are dissatisfied with our proposed resolution, you can lodge a complaint with AFCA. AFCA provides fair, free, and independent dispute resolution for financial complaints.

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

Office of the Australian Information Commissioner (OAIC)

For complaints regarding our handling of your personal information, please refer to our Privacy Policy, which explains how privacy complaints are managed and your rights to escalate your concerns to the OAIC.

- **Website:** www.oaic.gov.au

Further information or assistance

If you have any questions or need further assistance, please call our Contact Centre on 1300 688 825.