

Customer Complaints Policy.

Introduction

As a 100% customer-owned bank, we strive to go beyond for our customers. We take pride in everything we do and strive to exceed your expectations. We listen to our customers and regard complaints as improvement opportunities.

The purpose of this policy is to outline for you our commitment to resolving complaints in a fair, timely and consistent manner.

Abbreviations

AFCA	Australian Financial Complaints Authority
ASIC	Australian Securities and Investments Commission
COBA	Customer Owned Banking Association
COBCOP	Customer Owned Banking Code of Practice

Resources

There are a number of resources that can be referred to in relation to customer complaints.

These include:

- Customer Owned Banking Code of Practice (COBCOP);
- ASIC Regulatory Guide 271 Internal Dispute Resolution;
- Australian Standard AS/NZS 10002:2014 – Guidelines for complaint management in organisations;
- Australian Financial Complaints Authority (AFCA).

Policy

We take complaints seriously. Our commitment to you is to:

- Handle internal and external complaints in accordance with the law.
 - It is the right thing to do for you and us. We know the importance of meeting our legal obligation as not doing so negatively impacts you. Our aim is always to improve your experience as this improves our business.
- Provide quick and satisfactory resolutions to meet your expectations.
 - We will keep you informed and resolve your complaint as soon as practicable and within regulatory timeframes.
 - If we cannot meet our required timeframes, we will be transparent with you and advise you that you can refer your complaint to AFCA.
 - If we fail to meet our timeframes (either prescribed in regulation or by COBCOP) we will proactively disclose this to COBA and ASIC.
- Endeavour to protect you and us against any potential vulnerability, additional exposure and/or risk.

- If you have asked us to handle your complaint through your representative, we will take steps to be satisfied that they are properly authorised by you. We may in certain circumstances decline to deal with the authorised representative. These circumstances may include:
 - When you direct us to communicate directly with you;
 - When we reasonably believe the representative is not acting in your best interests;
 - If we reasonably believe the representative ceases to be authorised to act for you;
 - If we reasonably believe the representative is acting in a deceptive and misleading manner, either with you or us;
 - If at the time we are dealing with your complaint, the representative has been excluded by AFCA from representing complainants in any complaint lodged through AFCA.
- Do what is required to resolve your complaint, to the extent possible:
 - This may involve a full investigation of the circumstances and we may need additional information from you.
 - The resolution to your complaint could be an apology or other means to rectify the situation.
 - Should it be found that we are at fault and you have suffered a financial loss, we will strive to return you to the same financial position you were in prior to the complaint.

We hold our employees to a high standard under our Code of Conduct and our core values, as well as our regulatory requirements. If a complaint identifies employee behaviour that is inconsistent with our standards and expectations, we will provide the appropriate coaching and support.

What is an internal complaint?






An internal complaint is any customer complaint received in person, over the phone, in writing, from our website or through social media.

We will accept a complaint from you or your properly authorised representative.

Our aim is always to work with you to provide a resolution for your complaint. We may need to seek additional information from you and if required, we may complete an investigation. We will be transparent with you throughout the process and provide regular updates.

How to make an internal complaint

We believe in making it easy for you to make a complaint. You can lodge your complaint in any of the following ways:

- 
In branch
 Visit one of our branches and speak with our staff.
- 
Website
www.beyondbank.com.au/complaints
- 
Phone
 13 25 85
- 
Online banking
 You can send us a secure message through your Internet Banking or Mobile Banking.
- 
Write to us
 Customer Experience Manager
 Reply Paid 1430
 Adelaide, SA 5001

Acknowledging your internal complaint

Our timeframe to acknowledge your complaint starts as soon as it is received by us, whether verbally or in writing.

We will endeavour to respond as soon as practicable but within the following prescribed regulatory maximum timeframes.

Complaint type	Maximum timeframe for internal complaints
Standard complaint	No later than 30 calendar days after receiving the complaint.
Credit-related complaints involving default notices	No later than 21 calendar days after receiving the complaint.
Traditional trustee complaints	No later than 45 calendar days after receiving the complaint.
Superannuation trustee complaints, except for complaints about death benefit distributions	No later than 45 calendar days after receiving the complaint.
Complaints about superannuation death benefit distributions	No later than 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution referred to in s1056(2)(a) of the Corporation Act.

Our aim is to acknowledge all internal complaints within one business day of receiving the complaint. If your complaint is received by us in person or over the phone, we will acknowledge it on the spot.

All other complaints including Social Media, Electronic Messages and complaints submitted in writing (Letters and fax) will be acknowledged within 1 business day of receipt. If your complaint is received outside of business hours, we will respond as soon as practicable.

Resolving your complaint

We will use our best endeavours to resolve your complaint in a fair and timely manner. The person that receives your complaint will maintain ownership of the complaint unless you request otherwise, or the circumstances of your complaint warrant an alternative person to handle the complaint. From time to time or at your request, we may escalate your complaint to our leadership team for the purpose of ensuring a satisfactory resolution.

In most cases we will provide a resolution on the spot or within a few business days. Should this not be possible we will resolve your complaint within the prescribed regulatory timeframes set out in the table on page 4.

Should you not be happy with the outcome of your complaint in the first instance, you can request a review by a senior leader at Beyond Bank. This will not extend our maximum timeframe for responding to your complaint. Alternatively, you can engage AFCA for additional assistance.

We will respond in writing

We will provide a written response to your complaint when:

- Our investigation cannot be completed within 5 days.
- Your complaint has not been resolved within 30 days (or relevant timeframe), we will advise you of your right to escalate your complaint to AFCA.
- Your complaint relates to a hardship application.
- You have requested a response in writing.

Fair assessment of complaints

We will assess all complaints in an equitable and unbiased manner through our complaint handling process, appropriately addressing the issues raised in your complaint with the objective of resolving it in a timely manner.

What is an external complaint?


An external complaint is any complaint that has been referred to AFCA. You can escalate your complaint to AFCA when you are dissatisfied with our response to your internal complaint or if we have not responded to your internal complaint within the regulatory timeframes (for most complaints this is 30 days*).


AFCA is a free, fair and independent scheme body that considers complaints about financial products and services. AFCA has the power to make decisions to resolve complaints that are binding on the financial institution. AFCA has a set of principles that ensure they act in a way that is fair to all parties.


We are committed to investigating and resolving your complaint and encourage you to always approach us in the first instance. If you lodge your complaint with AFCA first, they will direct you back to us so that we have the opportunity to resolve the matter for you.


Our External Dispute Resolution Manager oversees all complaints submitted to us through AFCA. This officer independently reviews the complaint and works with AFCA to formulate a final resolution.

Should you wish to escalate your complaint to AFCA, the contact details are:

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

 **Email**
info@afca.org.au

 **Website**
www.afca.org.au

 **Post**
GPO BOX 3
Melbourne, VIC 3001 Australia

Definitions

Authorised representative	A person nominated by a customer of Beyond Bank Australia Ltd and appropriately authorised to act on their behalf in negotiating a complaint. The authorised representative may be a friend, family member, financial counsellor, solicitor, community worker or carer.
Complaint	As defined in Regulatory Guide 271, i.e. [An expression] of dissatisfaction made to or about an organization, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.
Social Media	Any social media platform including but not limited to Twitter, Instagram, Facebook, Review Sites).
We / Our / Us	Beyond Bank Australia Ltd, its subsidiaries and employees.
You / Your	A customer of Beyond Bank Australia Ltd or your authorised representative.

