



## GEELONG BANK DISPUTE RESOLUTION GUIDE

### **Purpose:**

This document provides information about our dispute resolution process.

If a situation arises where you are not happy or satisfied with a product or service we provide please advise us. By advising us of an issue you can give us the opportunity to remedy the situation.

### **How:**

First of all speak to a staff member about the problem. Our branch locations are listed on the website. We will endeavor to solve your problem as quickly as possible. If you prefer you may write to us or email us. If the staff member is unable to assist you will be referred to their Supervisor or Manager.

### **What happens next:**

Geelong Bank will action your problem as soon as possible. More often than not the problem may be remedied immediately. Generally an outcome would be advised within 48 hours.

There may be circumstances where your problem may take longer to determine a satisfactory outcome. We will keep you informed through out the process.

### **Notifying you:**

We will ring/email/write to you to advise the outcome.

You will be advised:

- the decision
- how we determined the decision
- what the outcome means
- further action if required

### **Further Information:**

Geelong Bank subscribes to the Australian Financial Complaints Authority - AFCA. The service provides an impartial review and procedure to resolve disputes. This service is free of charge to members.

If you wish the matter to be pursued further by this avenue, we will, with your consent, refer the matter to the service.

If Geelong Bank has not resolved your complaint within 45 days you may refer the information to the Australian Financial Complaints Authority yourself.

Their contact details are:

Phone: 1800 931 678  
Web: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Write: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne 3001

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