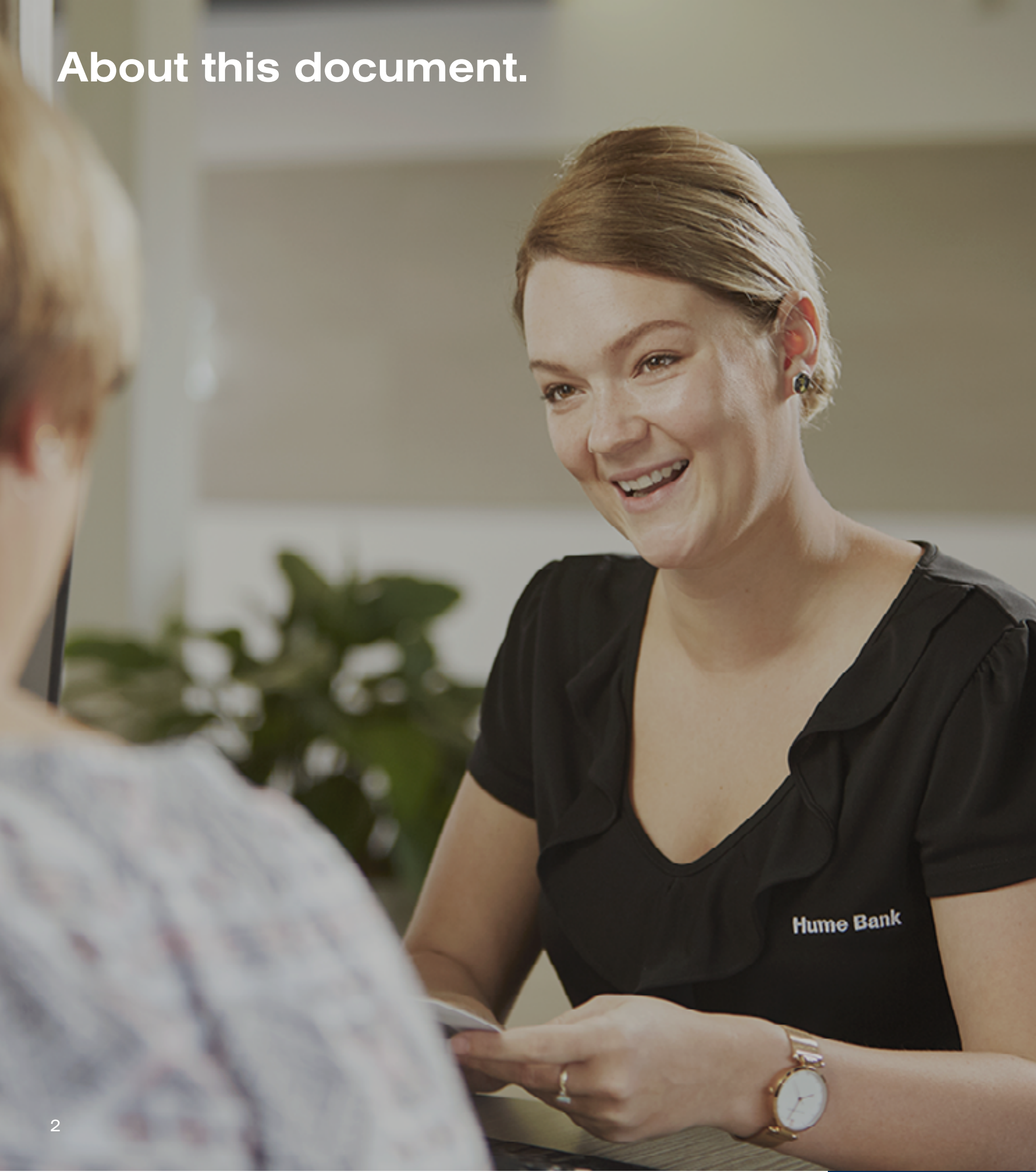


# **Complaint Guide.**



# About this document.



**At Hume Bank, we value our community in more ways than one. Our purpose and value remain the same, we are still customer owned and exist to support the people in their communities.**

**We are committed to supporting you with your feedback. We promise to try and resolve your complaint in a timely manner and to provide the best solution that is both fair and reasonable.**

## Our Commitment.

1. We take each complaint seriously and will work with you to find an outcome that is fair and which meets our obligations under the law.
2. We aim to resolve your complaint as quickly as possible and will ensure we stay in contact during all stages of the complaint. We may do this by contacting you by phone or providing a written update.
3. We will provide information about our complaint handling process, the timeframes that apply and the progress of your complaint.
4. If we have not been able to resolve your complaint within 21 days, we will write to you and advise of the reason for delay, and provide the contact details to escalate your concern to an external dispute resolution scheme (if you choose).

On the rare occasion that the complaint can't be resolved by 45 days, we will write to you again.

For any complaint that is resolved after 5 days (or if you request it), we will provide to you in writing the outcome and resolution of the complaint for your records. We will always provide a written response if your complaint relates to hardship.

5. If you are hearing impaired, we can use the National Relay Service to relay your conversation with a member of our team.
6. If English is not your first language and you do not feel comfortable using English to chat with us, you can call 131 450 to arrange to speak to a translator who can be provided by the Department of Immigration and Multicultural and Indigenous Affairs. There is a fee for this government service. Refer to the Translating and Interpreting Service (TIS) website: <https://www.tisnational.gov.au/>



# How to make a complaint.

## Get in touch with us by:



### Visiting your local branch

In most cases, we can resolve your complaint on the spot. If we can't, your complaint will be documented and escalated.



### Call us

Call 1300 004 863 to chat with one of our team who can have your concern sorted out as soon as possible.



### Online feedback form

Complete our [Complaints form](#), then you can expect to hear from us soon to sort things out.



### In writing

Send to Hume Bank Limited, Internal Dispute Resolution Officer,  
492 Olive St, Albury NSW 2640

## What we need to know about your complaint.

1. Personal information and preferred contact method.
2. We need to gather from you the nature of your concern, understand how we fell short of your expectations, and how you would like us to resolve your complaint.
3. Depending on the type of the complaint, we may ask you to provide some additional information or documentation to help us understand your concern – but we'll let you know if this is the case.





## What to expect from us?

When we receive a complaint, we take each complaint seriously, and will work with you to find an outcome that is fair, and which meets our obligations under the law.

If we cannot resolve your concern on the spot (or receive your complaint through our website or by letter), the complaint is escalated to our Internal Dispute Resolution Officer for review and investigation. You will receive an acknowledgment from us when this occurs.


You can expect a call soon after to discuss your concern in more detail and agree on the best way to resolve the complaint.

## Not satisfied with the outcome of your feedback.

If you are not satisfied with the outcome of your complaint, or it remains unresolved you have the option to escalate your concern to the following external bodies:


For concerns relating to your privacy: Office of the Australian Information Commissioner

 1300 363 992 (free call within Australia)

 (02) 9284 9666 (normal call rates apply)

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

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

 Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001


For all other concerns: Australian Financial Complaints Authority

Hume Bank Limited is a member of the Australian Financial Complaints Authority. The Australian Financial Complaints Authority is a free service. It will only be able to deal with your complaint if it remains unresolved after you have received a response to your complaint from us.

 1800 931 678 (free call within Australia)

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

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

 Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001

