

You are invited to raise any concern or complaint you may have with G&C Mutual Bank. We will endeavour to understand your concerns and reach a resolution in a satisfactory, prompt and efficient manner. This service is free of charge.

In the first instance, please contact G&C Mutual Bank on 1300 364 400, email [gcmb@gcmutualbank.com.au](mailto:gcmb@gcmutualbank.com.au) or visit one of our Service Centres.

Where a complaint can not be resolved to your satisfaction immediately or by a more senior staff member, you may wish to use our Internal Dispute Resolution (IDR) system. You will need to complete the below Feedback Form and return to G&C Mutual Bank.

Where your complaint concerns an entry in a statement of account for a loan or other credit contract, or in relation to a card scheme you are urged to send written notification of the complaint as soon as possible to avoid losing any rights to challenge the entry available to you under consumer credit and financial service laws.

We will endeavour to resolve your complaint within the prescribed timeframes as per applicable regulations. We will write to you advising circumstances causing a delay. As soon as we have reached a determination, we will write to you setting out the reasons behind our determination.

If you are not satisfied with our determination and you wish to pursue your complaint further, you may contact G&C Mutual Bank's External Dispute Resolution (EDR) Scheme, the Financial Ombudsman Service (FOS).

Contact details are:

Telephone: 1800 367 287  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Mail: The Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne VIC 3001

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