



Complaints Handling & Dispute Resolution

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 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 Australian Financial Complaints Authority (AFCA).

Contact details are:

Telephone:	1800 931 678
Email:	info@afca.org.au

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Member number		
Member name		
Daytime contact number		
Email address		
Comments		
Manalaguaiguatuus	Signatura	Date
Member signature	Signature	Date

GCR01-V1-0916

EMAIL gcmb@gcmutualbank.com.au
WEB www.gcmutualbank.com.au