

Complaints Policy

1. What is a complaint?

We take your feedback seriously and aim to provide simple, easy to use and trustworthy services to our customers. We see your complaint or feedback as an opportunity to improve the way we do things.

2. About this policy

We have created this policy to provide information and guidance on how you can lodge a complaint with us and the steps that will be taken in the resolution process.

This policy also provides information on other options available to you outside of our internal process if you need it.

For detailed information on how we manage your information, including the purpose for which we collect, store, use and disclose your information please see our [Privacy Policy](#).

3. How can I lodge a complaint?

You can advise us of your complaint or provide feedback by:

- Using the online form at mystate.com.au;
- emailing us at mycomplaint@mystate.com.au;
- calling us – 138 001 (between 8:00am and 6:00pm Monday to Friday and 9:00am to 1:00pm on Saturdays, except on public holidays);
- visiting your local branch; or
- writing to us at Complaints & Feedback, GPO Box 1274, Hobart Tasmania 7001.

4. What should my complaint include?

So that we can resolve your complaint as quickly as possible, it is important that you provide us with as much information as possible. This includes details such as:

- your customer number, name and details of preferred contact method;
- complaint or feedback information – what is your complaint or feedback about and when did it happen; and
- resolution – how you would like the matter resolved.

5. What are the options available if I need more help?

Our Customer Care team and branches can assist you with Translator Interpreter Services (TIS) if you speak limited English, or to use the National Relay Service if you have difficulties with hearing.

You may wish to contact a financial counsellor for free, independent advice about your situation. The National Debt Helpline website (ndh.org.au) has easy to use, step-by-step guides on how to tackle debts. You can also call the National Debt Helpline on 1800 007 007 to talk to a financial counsellor.

6. What is the process for complaint management?

When a complaint is received we will:

- Acknowledge your complaint within 24 hours or one business day, and confirm the details of your complaint. If we are unable to resolve the complaint straight away, we will provide an expected resolution timeframe;
- Investigate the complaint received in detail and consider all reasonable options to resolve the matter for you. We may need some time to complete this investigation in full;
- Provide you with the result of our investigation and the resolution we can provide;
- Ask you if you are satisfied with the resolution;
 - » If you are, we consider the matter closed and may provide any requested or required documentation to formally resolve the matter.
 - » If you aren't, we may:
 - request further information from you;
 - request more time to investigate the matter further;
 - escalate to a Manager.

7. What are the response timeframes?

We will try our best to resolve the complaint for you straight away, and in most cases we can. If we can't we will:

- Acknowledge that we've received your complaint within 24 hours or one business day;
- keep you up to date on our investigation and progress;
- provide you with final resolution within 30 days – if not, we will inform you of the reasons for delay and when we expect to resolve.
- if your complaint relates to credit involving default notices or financial hardship, we will provide you with a final resolution within 21 days.

8. What if my complaint isn't resolved to my satisfaction?

If you're not satisfied with the outcome provided to you, the first step is to request the complaint be escalated to a manager of the department you've been speaking with.

In the event you are not satisfied with the Managers response, you have a few more options as outlined below;

Senior Manager Review

You can request for your complaint to be escalated to a Senior Manager who will review your complaint outcome.

Senior Manager Review

Phone: 138 001

Email: mycomplaint@mystate.com.au, addressed to the Senior Manager

Post: Senior Manager Complaint Review, GPO Box 1274, Hobart TAS 7001

Customer Advocate

You can request for your complaint to be escalated to our Customer Advocate. The Customer Advocate while not independent, is impartial and focuses on achieving a fair outcome for our customers. Our Customer Advocate will review your complaint outcome to make sure that your complaint was handled fairly.

Customer Advocate Review

Phone: 138 001

Email: customeradvocate@mystate.com.au

Post: Customer Advocate, GPO Box 1274, Hobart TAS 7001

Please allow us the opportunity to resolve your complaint through our internal complaint management process, as detailed above, prior to escalating through any other channels:

External Review

MyState Bank is a member of the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry. It is good practice to go via the internal complaint resolution processes, prior to escalating a complaint with AFCA.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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

Privacy or Consumer Data Right Complaints

If your complaint is about how we handle your personal information, you can also contact the Office of the Australian Information Commissioner.

Office of the Australian Information Commissioner (OAIC)

Online: www.oaic.gov.au

Phone: 1300 363 992

Mail: OAIC – CDR Complaints – GPO Box 5218, Sydney NSW 2001