






Our Complaint Handling Process

Regional Australia Bank offers our members an internal complaint and dispute resolution procedure that is readily accessible and free of charge.

If you are unhappy regarding any of Regional Australia Bank's products or services, we would like to hear about it and have the opportunity to quickly resolve the issue.

How to request the resolution of a complaint:

To lodge a complaint:

-  Visit your nearest branch during the branch business hours
-  Phone us on [132 067](tel:132067)
(Mon-Fri 8am-6pm, Sat 8.30am,-12pm)
-  Email idr@regionalaustraliabank.com.au
-  Write to us at: PO Box U631, UNE NSW 2351
-  Use the 'Contact us' form on our website regionalaustraliabank.com.au

What happens next?

We will acknowledge your complaint within one (1) business day of receipt.

If at all possible, the problem will be resolved immediately by the staff member who receives your complaint. If this is not possible, your complaint will be referred to a supervisor or manager, who will try to promptly resolve the problem.

Our Internal Dispute Resolution Team will monitor the progress of your complaint.

How long will it take?

We will endeavor to resolve your complaint as early as possible. However, more complex matters may require further investigation.

For general complaints a response will be provided to you within thirty (30) days of receiving your complaint.

For Credit-related complaints involving default notices, hardship notices, or requests to postpone enforcement proceedings we will provide a response within twenty-one (21) days.

If we are unable to finalise our investigation within these timeframes, we will notify you to explain why and an expected date of an outcome.

How will you notify me of the outcome?

If the complaint is resolved within five (5) business days of receipt of the complaint, we will verbally advise you of the outcome of our investigation. A written response may not be provided unless:

- You request a written response; or
- The complaint is about hardship or an insurance claim.

Where we are unable to resolve the complaint within five (5) business days we will provide a written response advising the outcome of the complaint investigation and the actions taken to resolve the complaint.

Whilst we hope to provide you with an outcome to your satisfaction. If the outcome is not in your favour, we will write to inform you about:

- the reasons for the decision;
- the evidence we relied on in reaching our decision;
- the consequences of the decision for you;
- what further action you can take.

What further options do I have?

If you are not satisfied with the final outcome of your complaint, you may pursue the matter further with the Australian Financial Complaints Authority (AFCA), our external dispute resolution provider.

Their contact details are:

-  Phone 1800 931 678
-  Email info@afca.org.au
-  Website www.afca.org.au
-  Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

For further assistance

If you have any questions about the complaint process or need additional assistance in making a complaint, please call 132 067 or visit your nearest branch.