

Our Commitment to Customer Service

IMB is a member-based financial institution. Our mission is to enhance the financial welfare of our members.

We are committed to the highest standards of service to our members.

If you are dissatisfied with any aspect of IMB's products or services, we will do all that we can to address your concerns.

If you have a complaint, talk to us first

If you have a complaint, please talk to someone at an IMB Branch or to the department concerned. If you let a staff member know what the problem is, they may be able to resolve the issue.

If not, they will be able to refer you to an appropriate manager. In this way, your complaint will reach the right person.

Alternatively, you may wish to put your complaint in writing. An IMB manager will call you to discuss your concerns.

What happens then?

If we are able to resolve the issue for you, we will do so immediately. If we can't resolve your issue on the spot, or before close of business on the fifth business day, we will provide you with a written response – whether we offer you the resolution you requested or not.

If you are not satisfied with our response to your complaint, please contact the IMB staff member who responded to your complaint to discuss the issue further.

Alternatively, or if you aren't satisfied with the IMB staff member's response, to enable us to better consider your complaint, we encourage you to direct your complaint in writing to:

**Member Relations
IMB Ltd
PO Box 2077
Wollongong NSW 2500**

Member Relations is responsible for resolving your complaint. If we need further information, we will write to you requesting it.

Once all required information is received, we will investigate your complaint and advise you of the outcome, or that we need more time to complete our investigation.

In the case of unauthorised transactions involving a PIN or access code, we will do this within 21 days. In the case of complaints related to privacy or credit reporting, we will do this within 30 days. In all but exceptional cases, we will take less than 45 days to complete our investigation. If we require longer, we will request an extension from you in writing.

If you are still not satisfied with our decision, please talk to us first. At any time however, you can seek an external review of our decision by the Financial Ombudsman Service (FOS). If your complaint relates to privacy or credit reporting and you have already lodged the matter with FOS, you may also be entitled to request a review of your matter by the Office of the Australian Information Commissioner (OAIC).

The services of FOS and the OAIC are provided to you free of charge.

Financial Ombudsman Service (FOS)

IMB is a member of the Financial Ombudsman Service (FOS). This is a self-regulatory service providing an external and impartial dispute resolution process for retail members and customers of participating building societies, credit unions, banks and other financial service providers.

The Ombudsman's determinations are binding upon IMB if you accept the decision.

You can contact the Ombudsman by:

Telephone 1800 367 287 (Local call rate within Australia)

Facsimile (03) 9613 6399

Mail Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001 (Australia)

Website www.fos.org.au

Email info@fos.org.au

Office of the Australian Information Commissioner (OAIC)

The Office of the Australian Information Commissioner (OAIC) is an Australian Government agency responsible for oversight of the Privacy Act and other relevant Australian privacy rules and regulations. If you have a complaint relating to privacy or credit reporting that has been lodged with FOS, you may also choose to lodge your complaint with the OAIC.

You can contact the OAIC by:

Telephone 1300 363 992 (Local call rate within Australia)

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

Website www.oaic.gov.au

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