

# Member Dispute Resolution Guide



## 1. INTRODUCTION

IMB Limited trading as IMB Bank (ABN 92 087 651 974, AFSL / Australian Credit Licence 237 391) and its subsidiaries are committed to having an effective and efficient complaint handling process. IMB is a member-based financial institution, our mission is to enhance the financial welfare of our members and we are committed to the highest standards of service.

If you are dissatisfied with any aspect of IMB's products or services, we will do all that we can to address your concerns. IMB is committed to having a complaint handling process that is easy to access and use and is free of charge.

This Policy explains:

- How to make a complaint
- What you can expect from us
- Response timeframes
- What to do if you are not satisfied with our response

## 2. HOW TO MAKE A COMPLAINT

You can make a complaint verbally or in writing via the following methods:

	<b>Online</b>	<a href="http://imb.com.au/enquiry">imb.com.au/enquiry</a>
	<b>In writing</b>	Member Relations – IMB Ltd PO Box 2077 Wollongong NSW 2500
	<b>Telephone</b>	133 462 (toll free) +61 2 4298 0111 (from overseas)
	<b>In person</b>	Visit your nearest IMB branch
	<b>Mobile App</b>	Message us in the in-app messaging function (iOS only)
	<b>Internet Banking</b>	Message us via secure mail within Internet Banking

### How we can assist

Please let us know if you need any assistance lodging or managing your complaint.

<b>Agent</b>	<b>Interpreter</b>
You may authorise someone else to manage your complaint, such as a family member, friend, counsellor, or legal representative.	We can arrange an interpreter to help you lodge and manage your complaint, subject to availability.

### National Relay Service

If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the [National Relay Service \(NRS\)](#).

## 3. OUR PROCESS

### **Step 1 – Acknowledgement**

We will acknowledge your complaint verbally or in writing within one business day of receiving it.

### **Step 2 – Assessment and Investigation**

If we are able, we will resolve the complaint for you immediately. If we can't resolve your issue on the spot and need more time to investigate, we will let you know and keep you informed of progress.

### **Step 3 – Outcome and response**

If it takes us more than 5 business days to resolve your concerns, we will inform you of the outcome in writing. For standard complaints we will provide you with a response within 30 days (or 21 days for financial hardship or debt collection concerns).

If there is a delay and we are unable to provide you with a response within 30 days, we will tell you the reason for the delay and provide an expected date for the outcome.

## 4. EXTERNAL DISPUTE RESOLUTION

If you are not satisfied with our decision, please talk to us first. You can also seek an external review of our decision.

### Australian Financial Complaints Authority (AFCA)

AFCA is external to IMB and provides free and independent dispute resolution services for individuals and small businesses who are unable to resolve their complaints with IMB directly.

You can contact AFCA by:

**Telephone** +61 1800 931 678 (free call within Australia)

**Mail** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Website** [www.afca.org.au](http://www.afca.org.au)

**Email** [info@afca.org.au](mailto:info@afca.org.au)

### Office of the Australian Information Commissioner (OAIC)

The 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 AFCA, you may also choose to lodge your complaint with the OAIC.

You can contact the OAIC by:

**Telephone** 1300 363 992

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

**Website** [www.oaic.gov.au](http://www.oaic.gov.au)