

Complaint Resolution Process

Gateway Bank is a member of the Australian Financial Complaints Authority (AFCA). We have adopted the voluntary Customer Owned Banking Code of Practice and are pleased to offer our Members an internal complaint resolution service that is readily accessible and free of charge.

We are committed to caring for our Member's needs with efficiency, integrity, and fairness. We will sincerely try to resolve any concern or complaint you may have about any of our products or services.

This brochure explains what steps you may take to have a complaint resolved internally and how to access our external dispute resolution scheme if we cannot reach an agreement.

The information contained in this brochure is correct as at 5 October 2021. Please ensure that you have a current edition, as this information is subject to change.

How to contact us

Web

www.gatewaybank.com.au

Email

memberservices@gatewaybank.com.au

Call

1300 302 474

Branch / Head Office

**Level 10, 68 York Street
SYDNEY NSW 2000**

Postal Address

**GPO Box 3176
SYDNEY NSW 2001**

Gateway Bank Ltd

ABN 47 087 650 093

AFSL 238293

Australian Credit Licence Number 238293

DRS 20181101

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Effective from 5 October 2021

www.gatewaybank.com.au

Listening to you

At Gateway, we strive to deliver high quality products and services to you, as our Members. However, there may be times when our products or services do not meet your expectations. If this happens, we would like the opportunity to put things right.

We will work with you by listening to your complaint. In doing so, we may be able to identify ways to improve our products or services to you.

Lodging a complaint

When you lodge a complaint, we commit to do our best to address your complaint immediately in a fair and transparent manner. For us to respond to your complaint as quickly as possible, we will require your or your representative's name and contact details at a minimum.

You can access our complaint resolution service via:

Website: [Member Comment Form](#)

Email: memberservices@gatewaybank.com.au

Phone: 1300 302 474
8am-6pm AEDT Monday to Friday

Branch: Level 10, 68 York St Sydney NSW 2000

Mail: The Complaints Officer
GPO BOX 3176
Gateway Bank
SYDNEY NSW 2000

National Relay Service:

Voice Relay 1300 555 727
TTY 133 677

If you need assistance in lodging your complaint, please contact us directly and we will help guide you through the process.

Steps we take to resolve a complaint

If you lodge a complaint over the phone or in person at

the branch, our staff are equipped to attempt to resolve your complaint on the spot. If they are unable to resolve your complaint, they will refer your complaint to the relevant department.

1. When you lodge a complaint with us via our Member Comment Form available on our website, social media, email or mail, it will be raised directly with the relevant department.

For social media complaints, an acknowledgment and response will be provided where the complainant is both identifiable and contactable.

2. In all cases, if the complaint is not resolved by the relevant department, it will be referred to the Complaints Officer.
3. If your complaint is not resolved immediately, it may require further investigation. You may be contacted if we need further information and supporting documentation to assist with the investigation.
4. You will receive a written response advising you of the outcome of our investigations within 21 days of receipt of your complaint unless the complaint has been resolved to your satisfaction within 5 business days.

If you request a written response or your complaint relates to a credit report, we will always send you a written response.

5. If additional time is required to come to a decision, you will be notified and advised that a further period not exceeding 30 days in total is required.

All complaints received are recorded in our complaints register along with outcomes that may lead to improvements in our policies, systems, and procedures.

If we have not resolved your complaint

If your complaint is not resolved to your satisfaction and you wish to pursue your complaint further, you may contact the Australian Financial Complaints Authority (AFCA) or the Federal Privacy Commissioner.

If you believe we have breached the Customer Owned Banking Code of Practice and if the complaint does not involve a claim that you have suffered loss or detriment, if we

are not able to resolve your complaint to your satisfaction you can report it to the Code Compliance Manager on 1800 367 287.

The Australian Financial Complaints Authority (AFCA)

AFCA is the external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

They can be contacted via:

Phone: 1800 931 678

Mail: AFCA
GPO BOX 3
Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Generally, AFCA will ask you to try and resolve your complaint with Gateway in the first instance.

AFCA will investigate your complaint (if it falls within their Rules) and facilitate a negotiated settlement between you and Gateway Bank. If a negotiated settlement cannot be reached, AFCA will make a determination.

How to contact the Privacy Commissioner

If your complaint is about the privacy of your personal information and your complaint cannot be resolved by Gateway's Complaints Officer or the AFCA, you may complain to the Federal Privacy Commissioner.

Phone: 1300 363 992

Mail: GPO Box 5218
Sydney NSW 2001

Website: www.oaic.gov.au