

First Option Bank offers members an Internal Dispute Resolution (IDR) process that is readily accessible and free of charge.

This leaflet explains the Complaints Handling Policy at First Option.

**Let's talk about it**

The simplest way of solving a problem is to talk to someone about it. If you are unhappy about something to do with a product or service, we'd like to hear about it. Our staff are trained to efficiently and courteously deal with all types of problems. So don't hesitate to speak to our staff if something is troubling you. We'd like to know about anything which affects the relationship you have with us.

**How do I make a complaint?**

The first place you should take any complaint is to a member of our staff. You can make a complaint over the phone or in writing (including email, post, social media channels). Where we receive your complaint in writing, we will confirm receipt within one business day.

**I need assistance to make a complaint, what are my options?**

If you wish to have a representative lodge and handle a complaint on your behalf, you may authorise us to deal directly with that person. This can be anybody that you nominate aged over 18, including a financial counsellor, family member or friend. We will take steps throughout the IDR process to ensure that this person is acting in your best interests and notify you if we have any concerns.

**How long will it take?**

We will do our best to resolve your complaint as quickly as we can through our IDR process. Sometimes not all complaints have a simple resolution but we will endeavour to have a resolution as quickly as we can but it may take between 14 – 30 days. In more complex cases, and where legally allowed, we may need up to 45 days. If this happens we will write to you advising of this.

**How will you notify me of the outcome?**

You will be provided with a written IDR response, notifying you of the outcome and confirm any actions to be taken. If the outcome is not in your favour we also tell you:

- the reasons for the decision and the evidence we relied on in reaching our decision
- what further action you can take

**I'm not happy with the outcome, what can I do next?**

We are a member of the Australian Financial Complaints Authority (AFCA). This provides an external and impartial procedure for resolving disputes between financial institutions and their customers. The service is free of charge to members.

If you are not satisfied with the final outcome of your complaint, you can refer the matter further to AFCA. You can contact AFCA by phone on 1800 931 678 or online at [www.afca.org.au](http://www.afca.org.au).