

Complaints Guide



**Queensland
Country
Bank**

4 October 2021



About this Guide

At Queensland Country Bank, we are committed to providing our Members with the best possible experience.

We want to know if you are unhappy with our products, services, staff, a decision we have made or even the way we have handled your complaint.

This guide will step you through our complaints handling process including how to make a complaint, what you can expect from us and how long the process will take. We will also make sure you know how to contact the Australian Financial Complaints Authority (AFCA) if you are not satisfied with our response or we have not been able to resolve your complaint within the timeframe required.

Customer Owned Banking

The Queensland Country Bank Internal Disputes Resolution process complies with the standards and requirements approved by ASIC including Regulatory Guide 271.

As a proud Member-owned bank and subscriber to the Customer Owned Banking Code of Practice (COBCOP), where the COBCOP sets a higher standard in terms of responding to Member complaints we will adopt that standard.

Our commitment to you

At Queensland Country Bank we put people first

- We are genuine – your complaint will be managed fairly, courteously and objectively with empathy and respect
- We are responsive – wherever possible we will seek to resolve your complaint on the spot or we will inform you if we need more time
- We are straightforward – we will make the complaint process simple. We will escalate complaints that cannot be resolved straight away on your behalf
- We are responsible – if we are not able to resolve your complaint to your satisfaction, we will advise you of this in writing, giving our reasons
- We are a member of the Australian Financial Complaints Authority (AFCA). This is a free external dispute resolution scheme. We will make sure you know when and how to access AFCA
- We will learn from your complaint. We continually seek ways to improve our products, systems and service



How can I make a complaint?

Making a complaint is simple, easy and free.

Talk to us. The first thing to do is to reach out to one of our friendly team.

In person: Speak to us in branch

Freecall: Call the contact centre on 1800 075 078

Email: complaints@queenslandcountry.bank

Online: Through our website www.queenslandcountry.bank

Write: Queensland Country Bank
Complaints
PO Box 679
Aitkenvale
QLD 4814

Do you need extra help making a complaint?

We want our complaints process to be straightforward and accessible to all. If you need any extra assistance in making a complaint, please let us know.



If you're deaf, hard of hearing and/or have a speech impairment, please call 133 677 or visit the National Relay Service



A plain English version of our complaints process is available in all branches and on our website.



You can also choose to have a representative assist you or lodge a complaint on your behalf.

Representatives could include family or friends, financial counsellors, legal representatives, or Members of Parliament. Once they have lodged a complaint on your behalf, we will communicate with whoever you prefer.

What happens next?

Acknowledge & Assess

We will acknowledge your concern and, wherever possible, we will attempt to resolve your complaint on the spot.

Investigate

Sometimes we may be unable to resolve your complaint to your satisfaction straight away. When this occurs, we will refer your complaint to the relevant manager, which will usually be your branch manager, for further investigation. In this instance we will do all we can to get back to you within five (5) business days of you making your complaint.

Respond

If we are unable to have a satisfactory response within five days, we will communicate that with you, and within 21 days of you making the complaint we will provide you with our findings and decision in writing. If we require more time, we will let you know.

Queensland Country Bank is obligated to provide you a response within the following timeframes:

Complaint type	Response timeframe
General complaints	21 Days
Credit related complaints involving default notices	21 Days
Credit related complaints involving hardship notices or request to postpone enforcement proceedings	21 Days*
Complaints regarding your Retirement Savings Account (RSA) held with us	45 Days
Complaints about RSA Death Benefit Distributions	90 Days**
Complaints governed by card schemes (such as disputed transactions)	Specific card scheme rules apply

**Exceptions apply if we do not have sufficient information to make an informed decision or if we reach an agreement with you*

*** This time period commences after the expiry of the 28 calendar day period you have for objecting to our proposed death benefit distribution*

Important Note:

If the maximum timeframe for response has passed, you may lodge a complaint with AFCA even if we have advised you that we are still working on it.

How will we communicate with you?

We are committed to making communicating with us easy. Complaints do not need to be received in writing. We will communicate with you where possible via your preferred channel or method.

In some cases, we are obligated to provide you with a written response. These include the following:

1. You have requested a response in writing
2. We have been unable to resolve your complaint to your satisfaction within five business days of receipt
3. Your complaint is about:
 - hardship;
 - a declined insurance claim;
 - the value of an insurance claim, or
 - a decision in respect to our Retirement Savings Account.

We support your right to a review

If you are not satisfied with our final decision you may lodge a complaint, free of charge, with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme and can be contacted via the following channels:

Online: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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

Time limits may apply to lodge a complaint with AFCA so you should act promptly. Consult the AFCA website to find out if, or when, the time limit relevant to your circumstances expires.

How to contact us

If you have any questions or need more information, please contact us:

Branch Visit our website for a listing of all our branches

Post PO Box 679, Aitkenvale QLD 4814

Phone 1800 075 078

Website queenslandcountry.bank

Email info@queenslandcountry.bank



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