

## Resolving Your Complaint

in1bank is fully committed to ensuring our products and services meet your needs and expectations. However, we acknowledge that there may be occasions when you are dissatisfied with a product or service. We value your feedback as this provides us with an opportunity to review our products and services.

### How to make a complaint

#### Step 1

You can direct your complaint to our staff personally by telephone, in writing or by e-mail. We aim to resolve complaints as quickly as possible, however we may need time to conduct an investigation depending on the nature and complexity of your complaint. Where necessary you may be referred to a more senior or experienced staff member to assist you.

#### Step 2

In the event that you are not satisfied with in1bank's decision to your complaint, you may escalate the matter to our Complaints Officer. We will acknowledge receipt of your complaint within 24 hours (or as soon as practicable) of receiving it. Our Complaints Officer will contact you to confirm that an investigation is underway and the date by which you can reasonably expect a decision. in1bank will provide a response to the complainant no later than 30 calendar days of receiving the complaint.

#### Step 3

We aim to find a fair solution to your complaint, however if you remain dissatisfied with the final outcome, you are entitled to have your complaint considered, free of charge, by the Australian Financial Complaints Authority through which we operate our external dispute resolution scheme.

### Contact Details

The Complaints Officer:

in1bank Limited

Level 3, 257 Clarence Street, Sydney, NSW, 2000.

Telephone: (02) 80307190

E-mail: [Complaints@in1bank.com.au](mailto:Complaints@in1bank.com.au)

### **Australian Financial Complaints Authority**

GPO Box 3 Melbourne 3001

Telephone: 1800 931 678

E-mail: [info@afca.org.au](mailto:info@afca.org.au)

You will not be charged any fees for making a complaint. If you need help to make a complaint (e.g. due to language or accessibility needs), we can assist you through interpreters, written communication or other support services.

Complaints involving hardship assistance, default notices or collections may follow a separate process. We will advise you if this applies to your situation.