

Family First has a wide range of products and services, including:

- Home Loans
- Savings Accounts
- Car Loans
- Personal Loans
- Cards
- Term Deposits

We are focused on providing real value to our members through competitive interest rates, personalised service and a fee structure that is based on mutual support as Family First is owned by our members.

There is something for everyone, and with great customer service and our members being our focus why not bank with Family First?

If you would like any further information on how Family First Credit Bank may be able to assist you, please do not hesitate to contact us on 1300 369 900.

This brochure itself is not a contract between Family First and yourself, and it is not enforceable against us.

Administrative office

Lithgow

1 Ordnance Avenue
Ph: 1300 369 900

Branch Locations

Lithgow

148 Main Street
Ph: (02) 6354 1615

Blackheath

31 Govetts Leap Road
Ph: (02) 6354 1610

Bathurst

75-77 William Street
Ph: (02) 6354 1611

Mudgee

The Gateway,
82 Church Street
Ph: (02) 6354 1613

Resolving Problems

Effective 1st November 2022



Family First Credit Union Limited t/a Family First Bank (Family First)
ABN 39 087 650 057 | AFSL No & Australian credit licence 241068

Family First Bank (Family First) offers our members an internal dispute resolution procedure that is:

- readily accessible; and
- free of charge

This brochure explains the internal dispute resolution procedure at Family First.

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.

Who do you complain to?

The first place you should take any complaint is to a member of our staff. If at all possible, the problem will be resolved immediately. However, if our staff member is unable to assist, please speak to a supervisor or manager. Our supervisor or manager will try to resolve the matter by the next business day.

You may also make a complaint:

- by calling us on 1300 369 900
- by email at generalenquiries@familyfirst.com.au

We usually will need your full name, contact details, a short description of your complaint and your desired resolution for us to help you. If you need some help, contact us using any of the above channels and we will

What happens when you make a complaint?

We aim to acknowledge your complaint within 1 business day. When we do so, we will also let you know how you can obtain general feedback and progress/status reports of the complaint.

We will investigate your complaint and contact you if we need more information.

When we complete our investigation, we will let you know the outcome.

How your complaint may be resolved will depend on your complaint.

How will you notify me of the outcome?

We will ring or write to you notifying you of the outcome. If this is not in your favour, we will write to you telling you:

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

How long will it take?

Frequently, complaints are simple cases of confusion or misunderstanding, which can be sorted out to everybody's satisfaction very quickly.

However, not all complaints can be dealt with quickly. Our supervisor or manager will advise you if they are unable to resolve your complaint by the next business day.

Our aim is to have your complaint resolved within 14 days, although in more complex cases (e.g. a complaint about a card transaction overseas) we may need up to 30 days. If this happens, we will write to you to advise of this.

What further options do we have?

If you are not satisfied with the final outcome of your complaint, or if we fail to resolve your complaint within 30 days, you may pursue the matter further with the Australian Financial Complaints Authority (AFCA). AFCA is an independent organisation offering free and accessible dispute resolution services to the customers of financial service providers across Australia.

You can submit a complaint to AFCA:

- on their website at www.afca.org.au
- by emailing them at info@afca.org.au
- in writing to:
 - Australian Financial Complaints Authority Limited
 - GPO Box 3
 - Melbourne VIC 3001
- by calling them on 1800 931 678

