

Dispute Resolution Scheme

Gateway has adopted the voluntary Customer Owned Banking Code of Practice and is pleased to offer its Members an internal dispute resolution process that is readily accessible and free of charge.

We are committed to caring for our Members' needs with efficiency, integrity and interest. We 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 1 November 2018. 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

Fax

02 9307 4299

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

Dispute Resolution



Effective from 1 November 2018

www.gatewaybank.com.au

Enquiries, Complaints and Disputes

It is important to be aware of the difference between enquiries, complaints and disputes in order to understand the dispute resolution process.

The Enquiry

Your enquiry is where the process starts. If you are looking for information or solutions to an issue you can approach Gateway Bank (Gateway) in a number of ways, including by mail, over the phone or fax, via email or in person at our office. Our commitment is to do our best to address your enquiry immediately.

The Complaint

If you are not satisfied with the outcome of your enquiry, or we are unable to resolve your concerns immediately, you are welcome to lodge a complaint. You may lodge your complaint verbally by providing details of your complaint with a staff member who will record the information and submit it to our Complaints Officer. Alternately you can lodge your complaint in writing by completing a 'Member Comment Form' or by writing to: The Complaints Officer, Gateway Bank Ltd, GPO Box 3176, Sydney NSW 2001.

Having received your complaint, the Complaints Officer will investigate the matter further, take appropriate action to resolve it and keep you abreast of developments via the following steps:

- ▲ You will receive a letter advising you of a decision within 21 days of receipt of your written complaint - unless the complaint has been resolved to your satisfaction within five business days. If you request a written response or your complaint relates to a credit report, we will always send you a written response.
- ▲ If additional time is required to make a decision, you will be notified by letter advising that a further period not exceeding 21 days is required.

The Dispute

It is our belief that with open communication, the vast majority of cases will never reach this stage. However, if the matter has not been 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)

The AFCA is an external dispute resolution scheme, approved by the Australian Securities and Investments Commission (ASIC) and complies with the requirements of the Corporations Act 2001, the National Consumer Credit Protection Act 2009, the Privacy Act 1988 and ASIC's Regulatory Guide RG139.

Gateway is a member of the AFCA. The AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The AFCA can help you with:

- ▲ Independent and impartial consideration of your complaint at no cost and without prejudice*;
*Without prejudice means:
 1. you do not lose any of your legal rights;
 2. you can withdraw from the process at any time; and
 3. you are able to pursue your complaint in a different manner if you do not accept the decision.
- ▲ General information about how to make a complaint in the first instance to Gateway; and
- ▲ General information about the relevant Codes of Practice.

The AFCA will investigate your complaint (if it falls within the Australian Financial Complaints Authority Rules (AFCA Rules) and facilitate a negotiated settlement between you and Gateway.

If a negotiated settlement cannot be reached, the AFCA will make a determination.

If the AFCA cannot assist you with your complaint, it will try to identify another organisation or service that may be able to assist you.

How to Contact the AFCA

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Telephone: 1800 931 678

Post: AFCA

GPO BOX 3

Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

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 CIO, you may complain

to the Federal Privacy Commissioner

Telephone: 1300 363 992

Post: GPO Box 5218 Sydney NSW 2001

Website: www.oaic.gov.au