



Complaints handling and dispute resolution

QBANK has a process for resolving a complaint you may have in respect of our products or services. If we are not able to resolve your complaint, we will refer you to our ASIC-approved external dispute resolution.

INTERNAL DISPUTE RESOLUTION SCHEME

We have appointed a Complaints Officer to investigate complaints. Complaints can be made by phone, email, in-person or in writing.

QBANK's Complaints Officer will acknowledge receipt of the complaint and investigate the grounds of the complaint and assess any relief sought. We will attempt to resolve complaints within 14 working days of receipt. If this is not possible, we will advise a reasonable time frame when our response will be provided. On completing the investigation, the Complaints Officer will inform you of the outcome and reasons for their decision. We are obliged to provide you with a final response no later than 45 days after receipt of your complaint.

If you are not satisfied with the Complaints Officer's response, or the way in which they handled your complaint, you may escalate your complaint to our Disputes Resolution Officer (DRO). The DRO must also provide you with a final response within 45 days after receipt of your original complaint, unless you agree to an extension of time. You are under no obligation to refer your complaint to the DRO or agree to an extension of time.

EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with our response to your complaint, you may submit a complaint to our external provider.

CONTACT DETAILS

Internal dispute resolution

If you wish to submit a complaint with us please contact us by:

Phone: 13 77 28

Email: info@qbank.com.au

Mail: QBANK – Complaints Officer

PO Box 13003

George Street Qld 4003

External dispute resolution

With the Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

You may also contact ASIC. The ASIC website (www.asic.gov.au) contains information on how to complain about companies. For further information, phone ASIC on 1300 300 630.