

Complaint Handling Procedures

How we deal with complaints

At Arab Bank Australia Limited, we are committed to providing you with superior service. We take complaints seriously because they give us important information about how we can better serve you.

In the event that you have a complaint with us we ask that you advise our branch staff, who will attempt to resolve the matter immediately. Staff who are highly skilled and have a good understanding of your problem will deal with the complaint in an open, transparent, impartial, confidential and equitable manner. We have a Dispute Resolution Officer who is responsible for reviewing the complaints handling process to ensure complaints are dealt with expeditiously and appropriately.

Where and how to complain

By Phone	In writing	In person
<p>You can contact the branch you have been dealing with (branch locations).</p> <p>Alternatively you can lodge your complaint using the general customer service number 1800 646 484 and a staff member will assist you.</p>	<p>You can write to us direct:</p> <ul style="list-style-type: none">Postal address: Arab Bank Australia Limited P.O. Box N645 Grosvenor Place Sydney, NSW, 1220Fax: + 61 2 9221 5428Email: service@arabbank.com.auOnline Enquiry at: www.arabbank.com.au/feedback	<p>If you've been dealing with us direct, through one of our branches, you can raise your complaint with us in person through our staff.</p>

- The complaint handling process is free of charge.
- Your complaint will be dealt with in an open, impartial, confidential and equitable manner.
- Highly skilled staff who have a good understanding of your problem will deal with the complaint.

How long it may take to resolve a complaint

- We aim to resolve complaints as quickly as possible. For most banking complaints they should be resolved within five business days.

Some complaints take longer to resolve. In some cases there are complicated facts or circumstances, or where we need to deal with third parties, it might take

some time to investigate. If your problem cannot be resolved immediately to your satisfaction, we will acknowledge it and try to resolve it as soon as possible keeping you updated on the progress we make

Where the complaint relates to a default notice or where it is an application for hardship variation or a request for postponement of enforcement proceedings different time periods apply. Please ask one of our staff members for further details.

Your options if you are still not satisfied

If you are not satisfied with the decision on your complaint, you may ask for the decision to be **reviewed as a dispute** by our Senior Management.

As an alternative option, or if the review process does not resolve your complaint, you can contact our external dispute resolution provider the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted by phone on 1800 931 678 (free call) or you can visit their Website: www.afca.org.au or write to them at GPO Box 3, Melbourne, Victoria 3001.

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at <https://asic.gov.au/>