



Here for your feedback

Dispute Resolution

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Resolving complaints

At Newcastle Permanent we strive to provide excellent customer support and service. If you are unhappy with a product or service, or we do not meet your expectations, we want to know. Concerns or complaints raised provide Newcastle Permanent with information to enable us to improve on our commitment to our customers and the community.

What is a complaint?

A complaint is an expression of dissatisfaction conveyed about a product, advice or service offered or provided.

Making a complaint

This brochure guides you in how to raise a complaint, how it will be resolved and what to do if you're still not satisfied.

How to contact us

By Internet Banking: log in and send a secure message

By phone: 13 19 87 Customer Contact Centre open 7 days a week
(8am – 8pm Monday to Friday, 8am – 4pm weekends)
From overseas: +61 2 4907 6501

By post: PO Box 5001 HRMC NSW 2310

In person: to locate your nearest branch visit newcastlepermanent.com.au
or call 13 19 87.

By fax: 02 4927 4475

By email: enquiries@npbs.com.au

Or visit the website: newcastlepermanent.com.au

Do you need additional assistance to make your complaint?

Newcastle Permanent is dedicated to providing assistance to complainants to enable your complaint to be considered by the Newcastle Permanent's internal dispute resolution process.

Examples may include:

- › Assistance completing forms; and
- › Interpreter assistance for people with limited English.

How long does it take?

We endeavor to resolve complaints in a way that is suitable to both you and us. Where possible, we will address your concern as quickly as possible. In nearly all cases, you can expect your concern will be resolved within seven days. However, depending on the nature of the issue, in the event it takes us longer than seven days to resolve or investigate, we'll ensure that you're regularly updated.

If the outcome is not in your favour, we will advise you of the reasons for our determination referring, where appropriate, to the Terms and Conditions of the product or applicable legislative provisions, codes, standards or procedures.

What information will help us?

- › Please provide your address, phone number and email address so that we can easily contact you
- › Please provide any relevant documents and other supporting information
- › Let us know how you would like your complaint resolved

When you make a complaint to us we will:

- › Acknowledge your complaint
- › Investigate your complaint
- › Aim to find a fair resolution to your complaint
- › Consider all relevant information
- › Keep you informed of our progress
- › If we anticipate that there will be a delay in addressing your complaint we will advise you in writing, and advise you when you can expect a response
- › Retain a record of your complaint
- › Keep your information confidential
- › Respond to your complaint, either in writing or verbally
- › Advise you what to do if you are not satisfied with our response

What if I'm not satisfied?

If you are unhappy with our response, you can ask for your complaint to be reviewed by Newcastle Permanent's Dispute Review Committee ('the Committee'). The Committee is represented by senior members of staff other than the person providing the original response.

Once all relevant information has been received the Committee will consider the complaint within 28 days. If we are unable to provide a final response within 28 days we will advise you of the delay and reason, and request an extension no longer than 45 days from the date the Committee received your complaint.

To have your complaint reviewed by the Committee, your complaint must be in writing addressed to the Chair:

By post: Dispute Review Committee
Newcastle Permanent Building Society Limited
PO Box 5001, HRMC NSW 2310

By email: Subject: Dispute Review Committee
enquiries@npbs.com.au

What if I remain dissatisfied?

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001