

Your feedback matters

First Option Bank is committed to providing the best possible service. Your feedback matters to us, we are always looking for ways to improve. If at any time we have not met your expectations or you are unhappy with your experience with us, please let us know and we can work towards a resolution. This will help us to address issues and improve our services.

How to make a complaint

We are here to listen and work with you to resolve the issues. Here's a few ways you can contact us:

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| Over the phone | Australia: 1300 855 675 Outside Australia: +61 3 9869 8700 |
| Email | info@firstoption.com.au |
| Post | P.O Box 7063 Melbourne VIC 3004 |

Assistance to make a complaint

If you wish to have a representative lodge and handle a complaint on your behalf, you may authorise us to deal directly with that person. This can be anybody that you nominate aged over 18, including a financial counsellor, family member, friend or a carer. If you need further help with the complaints process, contact us using any of the above channels and we will try to assist you.

What happens after making a complaint?

- We'll acknowledge your complaint within one business day of receipt or as soon as practicable and record it in our Complaints Register.
- We aim to resolve complaints on the spot or within three business days and to advise you of the outcome via your preferred contact method. However, some complaints may take longer to resolve.
- We aim to resolve more complex complaints within 21 calendar days. In these cases, we will give you the name and contact details of the person managing your complaint in case you wish to discuss your complaint while it's being reviewed. We'll advise you of the outcome in writing. If we need longer than 21 days, we'll let you know and will continue to provide progress updates.
- We'll advise of the outcome of any hardship complaints in writing.

What if I'm not happy with the outcome?

Once your dispute has been reviewed by us, if you are not satisfied with the outcome or process you may request a review by our Internal Dispute Resolution compliance team who will make a final decision on behalf of First Option Bank. Once your complaint has been reviewed by our Internal Dispute Resolution compliance team, if you are still not satisfied with the outcome you may refer your complaint to the Australian Financial Complaints Authority (AFCA) who provide an external and impartial procedure for resolving disputes between financial institutions and their customers. The service is free of charge.

Please note that AFCA is unable to deal with your dispute unless you have attempted to resolve the issue with us first. You can contact AFCA by:

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| Over the phone | Australia: 1800 931 678 (free call) |
| Email | info@afca.org.au |
| Website | www.afca.org.au |
| Post | GPO Box 3, Melbourne, Victoria, 3001 |

Details of how you may contact AFCA will also be provided when you are advised of the outcome of our investigations or if we are unable to resolve your complaint within our specified time limits.