

General Descriptive Information about Member Feedback



Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
Level 7, 130 Stirling Street, Perth WA 6000 | PO Box 8609, Perth BC, Western Australia 6849
T 13 25 77 | F (08) 9219 7660 | W pnbank.com.au

At P&N Bank our vision is “real people, building real relationships, delivering real value”. We aim to put our members at the centre of everything we do. We also accept that sometimes we can get things wrong, and when this happens we are determined to make them right again.

Our purpose is “by putting our members first we are the most trusted and highly recommended provider of financial services”. Your compliments also encourage us to keep striving to serve you better. So if you have a complaint, compliment or other feedback, please talk to us.

Contacting Us

| | Contact Option | Contact Option |
|-------------------|--|--|
| General Enquiries | call 13 25 77 | info@pnbank.com.au |
| Member Advocate | write to PO Box 8609, Perth BC WA 6849 | member.advocate@pnbank.com.au |
| In person | visit your local branch | locate us |
| Online | go to pnbank.com.au | online form |

Making a Complaint

When you make a complaint to us, we will

- acknowledge your complaint and make sure we understand the issues
- do everything we can to fix the problem
- keep you informed of our progress and keep a record of your complaint
- give you our name, and contact details so that you can follow up if you want to, and
- provide a final response within 5 business days.

If we are unable to provide a final response to your complaint within 5 days, we will

- inform you of the reasons for the delay
- advise of your right to complain to the relevant external dispute resolution scheme, and
- provide you with details of the relevant external dispute resolution scheme.

We recommend that you

- gather any documents and other supporting information
- keep detailed records of letters, names, times and dates relating to your complaint, and
- let us know how you would like the complaint to be resolved.

| Steps to lodging a complaint | |
|------------------------------|--|
| 1. Talk to us | Where possible, we encourage you to visit your branch or contact us on 13 25 77 for assistance with your complaint. We aim to resolve your complaint at your first point of contact with us. |
| 2. Contact Member Advocate | Sometimes, a complaint is complex or requires a more detailed investigation than your local branch or the Contact Centre is able to provide. If this is the case, your complaint might be referred to our Member Advocate for specialist assistance. You can contact our Member Advocate on 13 25 77, or by writing to PO Box 8609, Perth BC Western Australia 6849, or by emailing member.advocate@pnbank.com.au . |
| 3. External review | If you are not happy with the response we provide, you may refer your complaint for external dispute resolution. The Australian Financial Complaints Authority offers a free, independent dispute resolution service for the banking, insurance and investment industries. You can contact AFCA on 1800 931 678, by writing to GPO Box 3, Melbourne, VIC 3001, or online at afca.org.au . |

Alternatively, if you feel that your issue has arisen due to a breach in the Member Mutual Code of Banking Practice and does not regard compensation, please contact the [Code Compliance Committee](#).

Giving a Compliment or Suggestion

If you would like to compliment a specific staff member or team, we can make sure your compliment is passed on so that they can be recognised for their service to you. If you would like to compliment a product we can pass your feedback on to the appropriate department to help them focus on what works well for our customers.

Your Information

When you contact us we might record your telephone conversation and make notes about your contact. Any information that we record regarding your contact is subject to our Privacy Policy. Learn more about our [Privacy Policy](#).