

Concerned? How we can help

The Directors, Managers and staff of Dnister Ukrainian Credit Co-operative Limited trading as Dnister Bank (Dnister) understand that, although we do our best to provide a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction.

At this point you may feel dissatisfied but are unsure how to have your complaints resolved.

So that Members have the opportunity to make these complaints known, we have developed a Complaints and Dispute Resolution Procedure as an additional service which members can access free of charge. This procedure means:

- You have a way of having your complaints addressed;
- Our directors and senior management will be aware of the issue that is of concern to you; and
- Procedures and products can be adjusted, if possible, to improve our service.

Free of charge

There is no charge for this service. Standard charges may however apply in accordance with our Schedule of Fees and Charges for providing copies of previous transactions or to retrieve documents from archives when requested by you.

What is a Complaint?

A complaint is any expression of dissatisfaction by a member about a product or service or the complaint handling process itself, where a response or resolution is explicitly or implicitly expected.

What is a Dispute?

A dispute arises if you are not satisfied with the response that you receive in relation to your complaint.

- a. If your complaint involves EFT transactions, Privacy issues, deposit or withdrawal transactions, etc. follow Step 1 set out below. Procedures may vary however if the dispute resolution needs to go further. This is because more specific legislation or Codes of Practice may apply.
- b. You are not obliged to pursue a dispute with us using our Internal Complaints and Dispute Resolution Procedure, however any external dispute resolution scheme provider may require you to contact ourselves before they will consider further.
- c. If you use our Internal Complaints and Dispute Resolution Procedure, you may still commence legal proceedings before, after or at the same time as using the Internal Complaints and Dispute Resolution Procedure.
- d. Participation in the Internal Complaints and Resolution Procedure is not a waiver of any rights we may have under the law, or under any contract between you and ourselves. An example of a contract between you and ourselves may be the Terms and Conditions of an account or the terms and conditions of a CueCard or Visa Debit Card.
- e. This Guide is not a contract between you and Dnister, and it is not enforceable against Dnister.

Steps included in the process of our Internal Complaints and Dispute Resolution Service

Step 1

How to make a Complaint

You can raise your complaint with our staff personally over the counter or by telephone or in writing by letter, facsimile, memo or e-mail.

In most circumstances we expect your complaint can be settled to your satisfaction by simply making us aware of it. In the majority of cases your complaint will be dealt with promptly and you will not need additional assistance.

If a staff member is unable, by reason of authority or experience to handle the matter it will be referred to a more senior or experienced person.

Step 2

Recording your Complaint / Dispute

All complaints and disputes will be recorded in our Complaints and Disputes Register.

Where a complaint cannot be resolved to your satisfaction immediately, we may seek further information and request you to complete a Complaint Form in order that we may properly investigate the matter.

A staff member, when required, will assist you with registering your complaint/dispute. When receiving a verbal complaint the staff member will complete the details of the complaint in the Register on your behalf. The staff member will then read the Register of complaint to you and obtain your consent to its accuracy before taking any further action.

Step 3

Complaint / Dispute notification

If your complaint cannot be immediately resolved to your satisfaction, we will acknowledge receipt of the complaint to you in writing within 5 working days and confirm. In writing, the procedures we will follow in investigating and handling your complaint/dispute.

Step 4 **Complaint / Dispute investigation**

Your complaint / dispute will then be fully investigated by the Member Resolutions Manager and a decision made on the matter.

Contact details:
Member Resolutions Manager
Dnister Bank
912 Mt Alexander Road,
ESSENDON 3040
Phone 03 9377 1100 / 1800 353 041

Step 5 **How you will be informed of the outcome**

In the majority of cases you will be advised of the outcome in writing within 21 working days.

Should there be exceptional circumstances causing a delay we will advise you of the circumstances causing the delay and when we expect the matter to be resolved.

It is our expectation that even in the most complex matters, a complaint / dispute should be resolved in a maximum of 45 working days.

Step 6 **Co-operative's Internal Complaint / Dispute Resolution Scheme**

However, in spite of our best efforts, if you are not satisfied, you have access (free of charge) to the Australian Financial Complaints Authority (AFCA) an external dispute resolution scheme.

To pursue a complaint externally, you should contact AFCA on 1800931678. AFCA are independent and impartial external
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dispute resolution schemes which assists consumers to resolve certain disputes with their financial services provider that cannot be resolved internally. The Ombudsman has the power to make binding awards upon those financial services providers.

By seeking the assistance of AFCA, you do not lose your right to pursue your complaint in the Courts unless and until you agree to accept AFCA's decision and/or award in which case you will be contractually bound by the terms of the award.

The Terms of Reference define the scope of complaints, which may be considered by AFCA. AFCA upon request will provide a copy of the Terms of Reference to you.

If your dispute involves privacy issues and has not been resolved to your satisfaction you will be referred to the Office of the Australian Information Commissioner (OAIC).

For information about how to lodge a complaint with the OAIC, please contact the Commissioner's hotline service on 1300 363 992 (available from 9:00 a.m. to 5:00 p.m. Monday to Friday) or email "enquiries@OAIC.Gov.Au".

Step 7 **Co-operative response**

Our Internal Complaints and Disputes Register will be updated showing the result and wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.