

How we investigate

When your complaint comes to us to investigate, we will listen to ensure we understand the issues, gather all relevant information, and resolve your complaint by facilitation or by making a decision. This information sheet explains how the investigation process works.

Our services are designed to be easy to use. You should not need a lawyer or accountant or any other professional to help you with your complaint once we have started investigating. If you choose to engage professional help, you will probably have to pay for it yourself.

Our [customer service charter](#) sets out both our responsibilities and yours when using our service.

Assigning an investigator

We will assign an investigator to your case who will be your main point of contact with our office. You can call them to discuss your complaint, ask questions about our process, or request any other information you need. The investigator will usually contact you within a week of us confirming that we are looking into your complaint.

Applying our terms of reference

Our powers to investigate your complaint are set out in our rules, or [terms of reference](#). You can ask your investigator for a copy if you are unable to download one yourself.

Sometimes it may not be clear whether our rules allow us to investigate your complaint. We may ask you or your bank for more information and then determine whether we can investigate further. If we then consider we cannot, we will explain why. We will give you the opportunity to respond before a decision is made.

Gathering information

The relationship between you and your bank is confidential. We will ask you to sign a Waiver of Confidentiality so your bank can give us its information. Throughout our investigation we may ask you and your bank to give us information, either by phone, email or in writing. It is important we have all the information we need to be fair to both you and your bank.

Any information we have from you or your bank will usually be available to the other party. Please let us know if you have any concerns about us sharing your information with your bank. We will not share your personal information with parties other than your bank without your consent.

We ask both you and your bank to reply to our requests for information within two weeks. This helps us resolve your complaint as quickly as possible. Please be aware that we record calls for quality assurance and training purposes.

We will confirm receipt of and/or respond to correspondence within five working days. If we are reviewing information supplied or preparing a decision on your complaint, this may take further time however we will update you at least once a fortnight.



Facilitating an agreed resolution

If we believe it is possible for you and your bank to reach an agreed solution, we will try and facilitate the resolution of your complaint. This involves talking with you and your bank to understand the issues and see if your complaint can be resolved by mutual agreement. Sometimes we can resolve a complaint through facilitation by acting as a go-between for negotiations between you and your bank, and sometimes we will give views on what we think would be reasonable to resolve the matter.

While we can only require that a bank pays you compensation, facilitation allows you and your bank to explore other options for resolving your complaint. For example, outcomes offered through facilitation can include:

- apologies
- waiving fees
- debt reductions
- repayment arrangements
- loan restructures
- preferential interest rates
- recalling debts from collection agencies
- removing default listings.

Complaints are often resolved more quickly by facilitation and in our experience, customers are more satisfied with the outcomes reached.

Making a decision

If you and your bank cannot come to an agreement on how to resolve your complaint, we will make a decision. Before we do so, we will tell you our view on your complaint and allow you and your bank the opportunity to provide comments or further information.

If you accept our decision, it will be binding on your bank. If you do not accept it, you can pursue your complaint through any other avenues you feel are appropriate. Our decisions are final and there is no right of appeal.