

Terms & Conditions: rediCARD PLUS

Effective Date
1 October 2015



The Rock - A division of MyState Bank Limited (MyState))
ABN 89 067 729 195 AFSL 240896
Australian Credit Licence Number 240896
A wholly owned subsidiary of MyState Limited
ABN 26 133 623 962

This document is part of the disclosure documents
for The Rock's Visa Debit Card.

The other documents for this product are:

- Product Schedule Part A: Product Summary
- Product Schedule Part B: Terms and Conditions
- Product Schedule Part C: Fees and Charges
- Product Schedule Part D: Deposit Interest Rates

You should read all documents carefully and retain them
for future reference. Copies of these documents can be
made available to you on request from The Rock or
by visiting therock.com.au

rediCARD PLUS

Terms & Conditions

Product Benefits, Features and Risks

The rediCARD PLUS (“rediCARD”) is a non-cash payment facility that can be used to perform transactions on your linked account(s). The brochure Product Schedule Part A: Product Summary details accounts that a rediCARD can be linked to.

The rediCARD enables you to:

- make purchases at all retail outlets which accept EFTPOS (within Australia);
- access your funds while you are overseas from ATMs displaying the Visa logo;
- be identified and undertake transactions at Rock Branches;
- reduce the need to carry cash or cheques.

Risk

PIN and card security is paramount with a rediCARD. Unless the proper precautions are taken, there are risks that your rediCARD may be lost, stolen or used without your permission. There are also inherent risks associated with EFT Transactions. Although The Rock takes all precautions, the security of electronically initiated transactions can never be guaranteed.

You may be liable for unauthorised use of your rediCARD. You should carefully read the rediCARD Conditions of Use set out later in this document for your liability for unauthorised use of the rediCARD and ways you can minimise the risk of a security breach, particularly the section headed “Important” at the beginning of the rediCARD Conditions of Use and clauses 5 and 12.

Sufficient cleared funds to cover all outstanding or pending transactions must be kept in your account at all times. Failure to keep sufficient cleared funds in an account could lead to a transaction being declined or overdrawing a linked account. Fees and charges may apply in these situations.

Fees and Charges

Details regarding any fees and charges applicable to The Rock’s rediCARD are detailed in the Product Schedule Part C: Fees and Charges.

Periodic Transaction Limits

Your combined ATM and EFTPOS daily withdrawal limit is AUD\$1,000 per rediCARD. This means you can use your rediCARD to withdraw a total of AUD\$1,000 per day from your linked account(s) provided it contains sufficient cleared funds. In the event of a system failure the daily withdrawal limit is AUD\$400. Other third party organisations may impose additional restrictions on the amount of funds that may be withdrawn, transferred or paid.

rediCARD Conditions of Use

These Conditions of Use take effect on and from 1 October 2015 except as otherwise advised in writing and replace all rediCARD Conditions of Use previously issued.

The use of a rediCARD by the cardholder will automatically constitute the acceptance of these Terms and Conditions.

Important: Before you use the rediCARD, read these Conditions of Use carefully. Use of the rediCARD will be governed by these Terms and Conditions.

Enquiries

If you would like any further information about a rediCARD please contact The Rock.

You should follow the guidelines below to protect against unauthorised use of the rediCARD and PIN. These guidelines provide examples of security measures only and will not determine your liability for any losses resulting from unauthorised EFT Transactions. Liability for such transactions will be determined in accordance with clause 12 of these Conditions of Use and the Electronic Funds Transfer Code of Conduct.

Guidelines for Ensuring the Security of the rediCARD and PIN

- Sign the rediCARD as soon as you receive it.
- Keep the rediCARD in a safe place.
- If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name, your account or your customer number.
- Never write the PIN on the rediCARD.
- Never write the PIN on anything which is kept with or near the rediCARD.
- Never lend the rediCARD to anybody.
- Never tell or show the PIN to another person.
- Use care to prevent anyone seeing the rediCARD number and PIN being entered at Electronic Equipment.
- Immediately report the loss, theft or unauthorised use of the rediCARD to The Rock or to the rediCARD Hotline.
- Keep a record of the rediCARD number and the rediCARD Hotline telephone number for your area with your usual list of emergency telephone numbers.
- Examine your periodical statement immediately upon receiving it to identify and report, as soon as possible, any instances where the rediCARD has been used without your authority.
- Monitor your linked account(s) via Internet and Phone banking.
- Immediately notify The Rock of any change of your address.

1. Introduction

- a. These Conditions of Use govern use of the rediCARD to access your Linked Account(s) at The Rock. Each transaction on a Linked Account is also governed by the terms and conditions to which that account is subject. In the event of an inconsistency between these Conditions of Use and the terms applicable to your Linked Account(s), these Conditions of Use shall prevail.
- b. These Conditions of Use apply when the rediCARD is used to carry out an EFT Transaction.
- c. The Rock may attach other services to the rediCARD. Please contact The Rock for details.
- d. In accepting a rediCARD from The Rock you are obliged to comply with these Conditions of Use.
- e. Definitions in these Conditions of Use:

“Additional Cardholder” means any person nominated by you to whom The Rock has issued an additional rediCARD to access your Linked Account(s).

“Day” means a 24-hour period commencing on midnight in Sydney Eastern Standard Time or Eastern Summer Time, as the case may be.

“EFT System” means the shared system under which EFT Transactions are processed.

“EFT Terminal” means the electronic equipment, electronic system, communications system or software controlled or provided by or on behalf of The Rock or any third party for use with a rediCARD and PIN to conduct an EFT Transaction and includes, but is not limited to, an Automatic Teller Machine or point of sale terminal.

“EFT Transaction” means an electronic funds transfer instructed by you or your Additional Cardholder through Electronic Equipment using a rediCARD and/or PIN or Card Details but not requiring a manual signature.

“Electronic Equipment” includes, but is not limited to, a computer, television, telephone and an EFT Terminal.

“Linked Account” means your account(s) which you link to a rediCARD.

“Merchant” means a retailer or any other provider of goods or services offering card payment services.

“PIN” means the personal identification number issued to you or an Additional Cardholder by The Rock for use with a rediCARD when giving an instruction through Electronic Equipment.

“rediCARD” means the rediCARD or rediCARD PLUS issued to you or an Additional Cardholder by The Rock.

“We”, “us” or “our” refers to The Rock - A division of MyState Bank Limited (MyState) with whom you hold a rediCARD.

“You”, “your” or “yours” means a Cardholder (or an Additional Cardholder).

- f. Unless otherwise required by the context, a singular word includes the plural and vice versa.

2. Code of Conduct

The Rock warrants that it will comply with the requirements of the Electronic Funds Transfer Code of Conduct where that code applies.

3. How to report loss, theft or unauthorised use of the rediCARD or PIN

- a. If you or your Additional Cardholder believe the rediCARD has been misused, lost or stolen or the PIN has become known to someone else, you or your Additional Cardholder must immediately contact The Rock during business hours or the rediCARD Hotline at any time on its emergency number detailed below. You or your Additional Cardholder must provide the following information when making such notification to The Rock or the rediCARD Hotline:
1. the rediCARD number;
 2. the name of The Rock; and
 3. any other personal information you or your Additional Cardholder is asked to provide to assist in identifying you and the rediCARD.
- b. The rediCARD Hotline or The Rock will acknowledge the notification by giving a reference number. Please retain this number as evidence of the date and time of contacting The Rock or the rediCARD Hotline.
- c. When contacting the rediCARD Hotline, you or your Additional Cardholder should confirm the loss or theft as soon as possible to The Rock.
- d. The rediCARD Hotline is available 24 hours a day, 7 days a week.
- e. If the rediCARD Hotline is not operating at the time notification is attempted, the loss, theft or unauthorised use must be reported to The Rock as soon as possible during business hours. The Rock will be liable for any losses arising because the rediCARD Hotline is not operating at the time of attempted notification, provided that the loss, theft or unauthorised use is reported to The Rock as soon as possible during business hours.

rediCARD Hotline

Australia-wide toll free **1800 648 027**

From Overseas **+61 2 8299 9101**

4. Signing the rediCARD

You and your Additional Cardholder agree to sign the rediCARD immediately upon receiving it and before using it as a means of preventing fraudulent or unauthorised use of your rediCARD.

5. Protecting the PIN

- a. The Rock will provide a PIN to use the rediCARD with Electronic Equipment. You agree to protect this PIN as a means of preventing fraudulent or unauthorised use of the rediCARD.
- b. You must not tell or show the PIN to another person or allow it to be seen by another person, including your family and friends.
- c. If you change the PIN, you must not select a PIN which represents your birth date or a recognisable part of your name, your account or customer number. If you do use an obvious PIN such as a name or date you may be liable for any losses which occur as a result of unauthorised use of the PIN before notification to The Rock or the rediCARD Hotline that the PIN has been misused or has become known to someone else.
- d. You must not record the PIN on the rediCARD or keep a record of the PIN on anything which is kept with or near the rediCARD unless reasonable steps have been taken to carefully disguise the PIN or to prevent unauthorised access to that record.

6. Using the rediCARD

- a. The Rock will advise you from time to time:
 1. what EFT Transactions may be performed using the rediCARD; and
 2. what EFT Terminals of other financial institutions may be used. The Rock does not warrant that Merchants or EFT Terminals displaying rediCARD signs or promotional material will accept the rediCARD. The Rock does not accept any responsibility should a Merchant or EFT Terminal displaying rediCARD signs or promotional material refuse to accept or honour a rediCARD, or should a Merchant or other financial institution impose additional restrictions on the use of the rediCARD.
- b. The rediCARD may only be used to perform transactions on your Linked Account(s). The Rock will advise you of the accounts which you may link to the rediCARD.
- c. The Rock will debit your Linked Account(s) with the value of all withdrawal EFT Transactions and credit your account with the value of all deposit EFT Transactions.
- d. If a Linked Account is in the name of more than one person, then each party to that account will be jointly and severally liable for all EFT Transactions on that account.

- e. Transactions will not necessarily be processed to your Linked Account on the same day.
- f. You will continue to be liable to The Rock for the value of any EFT Transaction occurring after you have closed your Linked Account(s).

7. Using the rediCARD Outside of Australia

- a. All transactions made overseas on the rediCARD will be converted into Australian currency by Visa International, and calculated at a wholesale market rate selected by Visa from within a range of wholesale rates or the government-mandated rate, that is in effect one day prior to the Central Processing Date (that is, the date on which Visa processes the transaction).
- b. All transactions made overseas on the rediCARD are subject to a currency conversion fee. The amount of this currency conversion fee is detailed in the Product Schedule Part C: Fees and Charges and is subject to change from time to time.
- c. Some overseas machines and EFT Terminals charge a surcharge for making an EFT Transaction. Once you have confirmed the transaction you will not be able to dispute the surcharge. The surcharge may appear on your statement as part of the purchase price.
- d. Some overseas Merchants and EFT Terminals allow the cardholder the option to convert the value of the transaction into Australian dollars at the point of sale, also known as Dynamic Currency Conversion. Once you have confirmed the transaction, you will not be able to dispute the exchange rate applied.
- e. Before travelling overseas, you or your Additional Cardholder should consult The Rock to obtain the rediCARD Hotline number for your country of destination.
- f. A cardholder must comply with all applicable exchange control and tax laws governing the use of the card and you indemnify us against liability, loss, fees, charges or costs arising as a consequence of a failure to comply with them.

8. Additional rediCARDS

- a. You may authorise The Rock, if it agrees, to issue an additional rediCARD to your Additional Cardholder provided this person is over the age of 18 (unless The Rock agrees to a younger age).
- b. You will be liable for all transactions carried out by your Additional Cardholder on the rediCARD.
- c. The Rock will give each Additional Cardholder a PIN.
- d. Your Additional Cardholder's use of the rediCARD and PIN is governed by these Conditions of Use.

- e. You must ensure that each Additional Cardholder protects their rediCARD and PIN in the same way as these Conditions of Use require you to protect your rediCARD and PIN.

9. Withdrawal and Transaction Limits

- a. You agree that the rediCARD will not be used to overdraw any of your Linked Account(s).
- b. If clause 9a is breached, The Rock may:
 - 1. dishonour any payment instruction given; and
 - 2. charge you an administrative fee as advised to you from time to time.
- c. The Rock may limit the amount of an EFT Transaction and will advise you of any such daily or periodic transaction limits at the time of your application for a rediCARD. The Rock may vary the transaction limit from time to time and will advise you of such a change.
- d. You acknowledge that third party organisations, including Merchants or other financial institutions, may impose additional restrictions on the amount of funds that may be withdrawn, paid or transferred.

10. Authorisations

You acknowledge and agree that:

- a. The Rock has the right to deny authorisation for any EFT Transaction for any reason; and
- b. The Rock will not be liable to you or any other person for any loss or damage which you or such other person may suffer as a result of such refusal.

11. Deposits at EFT Terminal

- a. Any deposit you make at an EFT Terminal will not be available for you to draw against until your deposit has been verified by the EFT Terminal and accepted by The Rock.
- b. Cheques will not be available to draw against until cleared.
- c. Your deposit is accepted once The Rock has verified it in the following way:
 - 1. your deposit envelope will be opened in the presence of any two persons authorised by The Rock;
 - 2. should the amount you record differ from the amount counted in the envelope, The Rock may correct your record to the amount counted;
 - 3. The Rock's count is conclusive in the absence of manifest error or fraud; and
 - 4. The Rock will notify you of any correction.
- d. If the amount recorded by the EFT Terminal as having been deposited should differ from the amount counted in the envelope by The Rock, The Rock will notify you of

the difference as soon as possible and will advise you of the actual amount which has been credited to your Linked Account.

- e. The Rock is responsible for the security of your deposit after you have completed the transaction at the EFT Terminal (subject to The Rock's verification of the amount you deposit).

12. Your liability in case the rediCARD is lost or stolen or in case of unauthorised use

- a. You are liable for all losses caused by unauthorised EFT Transactions unless any of the circumstances specified in clause 12b below apply.
- b. You are not liable for losses:
 - 1. where it is clear that you and your Additional Cardholder have not contributed to the loss;
 - 2. that are caused by the fraudulent or negligent conduct of employees or agents of:
 - i. The Rock;
 - ii. any organisation involved in the provision of the EFT System; or
 - iii. any Merchant relating to a forged, faulty, expired or cancelled rediCARD or PIN.
 - 3. that are caused by the same transaction being incorrectly debited more than once to the same account;
 - 4. resulting from unauthorised use of the rediCARD or PIN:
 - i. in relation to an EFT Transaction which does not require a PIN authorisation, before receipt of the rediCARD;
 - ii. in relation to an EFT Transaction which requires PIN;
 - iii. in either case, after notification to The Rock or the rediCARD Hotline in accordance with clause 3 that the rediCARD is being used without authority, that it has been lost or stolen, or that PIN security has been breached.
- c. You will be liable for any loss of funds arising from any unauthorised EFT Transaction using the rediCARD or PIN if the loss occurs before notification to The Rock or the rediCARD Hotline that the rediCARD has been misused, lost or stolen or the PIN has become known to someone else and if The Rock proves, on the balance of probabilities, that you or your Additional Cardholder contributed to the loss through:
 - 1. fraud, failure to look after and keep the PIN secure in accordance with clauses 5b, c and d, or extreme carelessness in failing to protect the security of the PIN;or

2. unreasonable delay in notifying The Rock or the rediCARD Hotline of the misuse, loss or theft of the rediCARD or of the PIN becoming known to someone else and the loss occurs between the time you or your Additional Cardholder did, or reasonably should have, become aware of these matters and the time of notification to The Rock or the rediCARD Hotline.

However, you will not be liable for:

- i. the portion of the loss that exceeds any applicable daily or periodic transaction limits on your Linked Account(s);
 - ii. the portion of the loss on any Linked Account which exceeds the available balance of that Linked Account; or
 - iii. all losses incurred on any account which you had not agreed with The Rock could be accessed using the rediCARD and PIN.
- d. Where a PIN was required to perform the unauthorised EFT transaction and clause 12c does not apply, your liability for any loss of funds arising from an unauthorised EFT transaction using the rediCARD, if the loss occurs before notification to The Rock or the rediCARD Hotline that the rediCARD has been misused, lost or stolen or the PIN has become known to someone else, is the lesser of:
 1. \$150;
 2. the actual loss at the time of notification to The Rock or the rediCARD Hotline of the misuse, loss or theft of the rediCARD, or of the PIN becoming known to someone else (except that portion of the loss that exceeds any daily or periodic transaction limits applicable to the use of your rediCARD or your Linked Account); or
 3. the balance of your Linked Account.
 - e. If, in cases not involving EFT Transactions, the rediCARD or PIN are used without authority, you are liable for that use before notification to The Rock or the rediCARD Hotline of the unauthorised use, up to your current daily withdrawal limit.
 - f. Notwithstanding any of the above provisions, your liability will not exceed your liability under the provisions of the ePayments Code, where that code applies.

13. Steps you must take to resolve errors or disputed EFT Transactions

- a. If you believe an EFT Transaction is wrong or unauthorised or your periodical statement contains any instances of unauthorised use or errors, immediately notify The Rock. The Rock is solely responsible for resolving your complaint. Later, but as soon as you can, you must give The Rock the following information:

1. your name, account number and rediCARD number;
 2. the error or the transaction you are unsure about;
 3. a copy of the periodical statement in which the unauthorised transaction or error first appeared;
 4. an explanation, as clearly as you can, as to why you believe it is an unauthorised transaction or error; and
 5. the dollar amount of the suspected error. If your complaint concerns the authorisation of an EFT transaction, The Rock may ask you or your Additional Cardholder to provide further information.
- b. The Rock will investigate your complaint, and if it is unable to settle your complaint immediately to your and its satisfaction, it will advise you in writing of the procedures for further investigation and resolution and may request further relevant details from you.
- c. Within 21 days of receipt from you of the details of your complaint The Rock will:
1. complete its investigation and advise you in writing of the results of its investigation; or
 2. advise you in writing that it requires further time to complete its investigation.
- The Rock will complete its investigation within 45 days of receiving your complaint, unless there are exceptional circumstances.
- d. If The Rock is unable to resolve your complaint within 45 days, it will let you know the reasons for the delay and provide you with monthly updates on the progress of the investigation and its likely resolution date, except where The Rock is waiting for a response from you and you have been advised that The Rock requires such a response.
- e. If The Rock finds that an error was made, it will make the appropriate adjustments to your Linked Account including interest and charges (if any) and will advise you in writing of the amount of the adjustment.
- f. When The Rock advises you of the outcome of its investigation, it will notify you in writing of the reasons for its decision by reference to these Terms and Conditions and the ePayments Code and advise you of any adjustments it has made to your Linked Account. Should you remain unhappy with the decision, you have the right to have your claim dealt with by the Financial Ombudsman Service (FOS). Details of this service can be found at: www.fos.org.au

FOS can be contacted on:

Phone 1300 780 808 (toll free Australia-wide)

Fax 03 9613 6399

Post GPO Box 3, Melbourne VIC 3001

Email info@fos.org.au

- g. If The Rock decides that you are liable for all or any part of a loss arising out of unauthorised use of the rediCARD or PIN, it will:
1. give you copies of any documents or other evidence it relied upon; and
 2. advise you in writing whether or not there was any system or equipment malfunction at the time of the relevant transaction.
 - i. If The Rock fails to carry out these procedures or causes unreasonable delay in resolving your complaint, The Rock may be liable for part or all of the amount of the disputed transaction where that failure or delay has prejudiced the outcome of the investigation.

14. Malfunction

- a. You will not be responsible for any loss you suffer because an EFT Terminal accepted an instruction but failed to complete the transaction.
- b. If an EFT Terminal malfunctions and you or your Additional Cardholder should have been aware that the EFT Terminal was unavailable for use or malfunctioning, The Rock will only be responsible for correcting errors in your Linked Account and refunding to you any charges or fees imposed on you as a result.

15. Transaction Slips and Receipts

It is recommended that you check and retain all transaction slips, receipts and payment or transfer reference numbers issued to you after conducting an EFT Transaction, as well as copies of all sales and cash advance vouchers, to assist in checking EFT Transactions against your statements.

16. Transaction and Other Fees

- a. The Rock will advise you whether it charges a fee, and the amount of such fee, for:
 - any transactions;
 - issuing the rediCARD or any additional or replacement rediCARD;
 - using the rediCARD;
 - issuing the PIN or any additional or replacement PIN;
 - using the PIN; or
 - any other service provided in relation to the rediCARD.
- b. The Rock will also advise you whether it will debit any of your Linked Accounts with Government charges, duties or taxes arising out of an EFT transaction.

- c. The fees and charges payable in respect of the rediCARD are detailed in Product Schedule Part C: Fees and Charges.

17. Changes to Conditions of Use

- a. The Rock reserves the right to change these Conditions of Use from time to time.
- b. The Rock will notify you in writing at least 30 days before the effective date of the change if it will:
 - impose or increase charges for the use of the rediCARD and PIN or for issuing additional or replacement rediCARD or PINs;
 - increase your liability for losses; or
 - impose, remove or adjust daily or other periodic transaction limits applying to the use of the rediCARD, PIN, your Linked Account(s) or Electronic Equipment.
- c. If you do not wish your daily withdrawal limit to be increased you should notify The Rock.
- d. The Rock will notify you of other changes no later than the day the change takes effect by advertisement in the national or local media, notice in a newsletter or statement of account, individual notice sent to you, or in any other way permitted by law.
- e. The Rock is not obliged to give you advance notice if an immediate change to the Conditions of Use is deemed necessary for the security of the EFT System or individual accounts.
- f. When the rediCARD is used after notification of any such changes, you accept those changes and use of the rediCARD shall be subject to those changes.

18. Account Statements

- a. The Rock will send you an account statement for the rediCARD Linked Account(s) at least every six months. You may request more frequent account statements.
- b. You may request a copy of your account statement at any time.
- c. The Rock may charge a fee for responding to any request by you to provide more frequent account statements or copies of your account statements. You will be advised of the amount of this fee at the time of your request.

19. Cancellation and Return of the rediCARD

- a. The rediCARD always remains the property of The Rock.
- b. The Rock can immediately cancel the rediCARD and demand its return at any time for security reasons or if you breach these Conditions of Use or the terms and conditions of your Linked Account(s), including capture of the rediCARD at any EFT Terminal.
- c. The Rock may, at any time, cancel the rediCARD for any reason by giving you 30 days written notice. The notice does not have to specify the reasons for the cancellation.

- d. You may cancel your rediCARD or any additional rediCARD issued to your Additional Cardholder at any time by giving The Rock written notice or by contacting The Rock on 1800 806 645.
- e. If you or The Rock cancel the rediCARD issued to you, any rediCARD issued to your Additional Cardholder will also be cancelled.
- f. You will be liable for any transactions you or your Additional Cardholder make using the rediCARD before the rediCARD is cancelled but which are not posted to your Linked Account until after cancellation of the rediCARD.
- g. You must return your rediCARD and any rediCARD issued to your Additional Cardholder to The Rock when:
 - 1. The Rock notifies you that it has cancelled the rediCARD;
 - 2. you close your Linked Account(s);
 - 3. you cease to be a customer of The Rock;
 - 4. you cancel your rediCARD, any additional rediCARD issued to your Additional Cardholder, or both; or
 - 5. you alter the authorities governing the use of your Linked Account(s) unless The Rock agrees otherwise.

20. Use after Cancellation or Expiry of the rediCARD

- a. You must not use the rediCARD or allow your Additional Cardholder to use the rediCARD:
 - 1. before the valid date or after the expiration date shown on the face of the rediCARD; or
 - 2. after the rediCARD has been cancelled.
- b. You will continue to be liable to reimburse The Rock for any indebtedness incurred through such use whether or not you have closed your Linked Account(s) at The Rock.

21. Privacy and Confidentiality

The Rock collects personal information about you or your Additional Cardholder for the purposes of providing its products and services to you. The Rock may disclose that personal information to others in order to execute any instructions, where it reasonably considers it necessary for the provision of the rediCARD or the administration of your Linked Account(s), or if it is required by law.

You represent that, in supplying The Rock with personal information about your Additional Cardholder, you have authority to do so and will inform them of the contents of this clause.

You and your Additional Cardholder may have access to the personal information The Rock holds about each of you at any time by asking The Rock.

For more details of how The Rock handles personal information, refer to The Rock's *Privacy Policy*.

22. Miscellaneous

- a. You agree that you will promptly notify The Rock of any change of address for the mailing of any notifications which The Rock is required to send to you.
- b. The Rock may post all account statements and notices to you at your registered address as provided for in The Rock's records.

Taxation implications

Information regarding Government taxes payable are detailed in the *Product Schedule Part C: Fees and Charges*.

Complaints and feedback

We work hard to deliver the best banking experience possible to our customers. We value your opinion, so if a product or service does not meet your expectations, we want to know about it.

Our team is here to listen, and ready to help you resolve any complaints or concerns you may have. Plus, your feedback gives us the opportunity to better our products and services, which is something we continually strive to do. So if you have a complaint, concern, suggestion or just wish to give some feedback, please don't hesitate to get in touch.

Making a complaint

When you make a complaint we will:

- try to resolve the matter on the spot - in most situations we can do this;
- keep you up to date on our progress;
- work hard to resolve your matter within 21 days;
- let you know in writing if we require more information or more time to investigate your matter; and
- provide you with a final response within 45 days.

If we are unable to provide a final response to your complaint within 45 days, we will inform you of the reasons for the delay.

To help us get the best understanding of your concern, we recommend that you:

- be prepared with any supporting documents or evidence you think will help clarify your concern; and
- be as clear as possible about what has happened.

To make a complaint

Step 1 Talk to us

In most situations, we will be able to resolve the matter for you on the spot. Call us on 1800 806 645 or visit your nearest branch.

If you prefer to put your complaint in writing, you can email or write to us, or complete and return the Complaints, Compliments & Feedback form available at therock.com.au.

Phone 1800 806 645

Email feedback@therock.com.au

Mail Complaints Officer
The Rock
PO Box 562
ROCKHMAPTON QLD 4700

If your complaint is complex or needs a detailed investigation, we will make sure that it is referred to the right department promptly and will respond to your complaint as quickly as possible.

Step 2 Ask for your complaint to be reviewed

If you are not satisfied with our initial response, you can request the matter be reviewed by a Rock Senior Manager. You can contact us by phone, in writing by mail or email, or in person at your nearest branch. Please let us know your customer number, the reason why you are not satisfied with our initial response and the outcome you are seeking. We will make sure that it is referred straight away to an appropriate Senior Manager for review and a response.

Step 3 External review

Should you remain unhappy with our final response, you have the right to have your claim dealt with by the Financial Ombudsman Service (FOS). FOS is an external dispute resolution scheme approved by the Australian Securities and Investments Commission. FOS is an independent organisation offering free and accessible dispute resolution services to financial services consumers across Australia. Complaints lodged with FOS are dealt with under the membership held by MyState Bank Limited.

You can contact the FOS by:

Phone 1300 780 808

Fax 03 9613 6399

Post GPO Box 3
Melbourne VIC 3001

Email info@fos.org.au

Web www.fos.org.au

For information regarding complaints about your privacy refer to our Privacy Policy available at therock.com.au or by calling us on 1800 806 645 or dropping into your nearest branch.

How to get other information

Upon request The Rock will provide general information about the rights and obligations that may arise out of your relationship with The Rock. This includes information pertaining to the operation of accounts, cheque facilities and identification requirements under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*.

The Rock can provide financial solutions to help you reach financial security and prosperity.

If you would like to know more about our range of banking products and services you can arrange an appointment to meet with a Service Consultant through any Rock Branch or by calling our Customer Care Team on 1800 806 645.

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How to contact The Rock

1800 806 645
therock.com.au

Mail: The Rock
PO Box 562
Rockhampton QLD 4700
Email: rock@therock.com.au

The Rock - A division of MyState Bank Limited (MyState)
ABN 89 067 729 195 AFSL 240896
Australian Credit Licence Number 240896
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