

About this document

This document has been prepared by First Option Bank Ltd (“the Bank”, “we”, “us”), ABN 95 087 650 735, Australian Financial Services Licence (AFSL) no. 236 509, Australian Credit Licence (ACL) no. 236 509.

We Value Your Feedback

At First Option Bank, we’re committed to doing right by all our members and the community. Whether you’re a member or not, if you have concerns about our products, services, or conduct — we want to hear from you. Your feedback helps us improve and better serve you.

Who Can Make a Complaint?

Anyone can lodge a complaint with us — not just our members. This includes:

- ☞ Prospective members
- ☞ Former members
- ☞ Third parties affected by our products or services
- ☞ Anyone acting on behalf of someone else (with their permission)

How to Make a Complaint

We’re here to listen and help. You can contact us in any of the following ways:

- ☞ Phone (Australia): 1300 855 675
Available Monday to Friday, 9:00 AM – 4:30 PM (AEST)
- ☞ Email: info@firstoption.com.au
- ☞ Post: PO Box 7063, Melbourne VIC 3004

If you need assistance with the complaints process — including help in another language, or accessible communication options — just let us know. We’ll do our best to support you.

Making a Complaint on Someone’s Behalf

You can nominate someone to make a complaint for you — for example:

- ☞ A financial counsellor
- ☞ A family member or friend
- ☞ A legal representative or carer

We’ll need your authorisation, and the person must be over 18.

What You Can Expect

- ☞ Acknowledgement: Within 1 business day, or as soon as possible.
- ☞ Quick resolution: We aim to resolve most complaints within 3 business days.
- ☞ Complex issues: May take longer — we’ll assign you a case contact and keep you updated.
- ☞ Written response: You’ll receive the outcome in writing where appropriate, including for hardship complaints.

If we need more time (e.g. beyond 21 calendar days), we’ll let you know and explain why.

Still Unhappy?

If you’re not satisfied with the outcome or how we’ve handled your complaint, you can escalate your complaint to the Australian Financial Complaints Authority (AFCA)

Contact AFCA:

Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Post: GPO Box 3, Melbourne VIC 3001

AFCA is a free, fair, and independent service for resolving financial complaints.

Thank You for Your Feedback

We see complaints as a chance to improve. Whether you’re a member or not — thank you for raising your concern