



General Descriptive Information about Member Feedback

Nurses First
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250 Victoria Parade
East Melbourne VIC 3002
PO Box 12847
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Telephone (03) 9419 1901
www.nurses1st.com.au



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COMPLAINTS, COMPLIMENTS AND SUGGESTIONS

At Nurses First 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: “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.

1. CONTACTING US

	Contact Option	Contact Option
General Enquiries	Call 13 25 77	info@nurses1st.com.au
Member Advocate	Write to: Member Advocate PO Box 8609 Perth BC WA 6849	member.advocate@pnscs.com.au
In person	Visit 250 Victoria Parade, East Melbourne VIC 3002	

2. 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
- 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.

To make a complaint, please follow the steps on the following page.

Step 1	Talk to us	Where possible, we encourage you to visit your branch or contact our General Enquiries team on 13 25 77 as soon as possible for assistance with your complaint. We aim to resolve your complaint at your first point of contact with us.
Step 2	Contact Member Advocate	Sometimes, a complaint is complex or requires a more detailed investigation than your local branch or the General Enquiries team is able to provide. If this is the case, your complaint might be referred to our Member Advocate for specialist assistance. If you have tried to resolve your complaint at your branch or through the General Enquiries team and are not satisfied with the outcome, you may also contact our Member Advocate directly. You can contact Member Advocate by: <ul style="list-style-type: none"> • Phone: 13 25 77 • Mail: Member Advocate, Reply Paid 8609, Perth BC WA 6849 • Fax: (08) 9219 7474 • Online: use our online form
Step 3	External review	If you are not happy with the response we provide, you may refer your complaint to external dispute resolution. The Financial Ombudsman Service (FOS) offers a free, independent dispute resolution service for the Australian banking, insurance and investment industries. You can contact FOS on 1300 780 808, or by writing to Financial Ombudsman Service, GPO Box 3, Melbourne, VIC 3001, or online at fos.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](#).

3. GIVING A COMPLIMENT

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.

You can give a compliment by using our [online form](#).

4. MAKING A SUGGESTION

Your feedback helps us to maintain a high standard of service and provide products and services that satisfy your needs. If you have a suggestion about how we can improve our products and services please let us know.

You can make a suggestion by using our [online form](#).

5. 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](#).