

Privacy Complaints

If your complaint relates to a privacy matter and is not resolved to your satisfaction, you may lodge a complaint in accordance with our External Dispute Resolution procedures.

Alternatively, you may make an application to the Office of the Australian Information Commissioner (OAIC) to have the complaint heard and determined.

The OAIC contact details are:

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992 or +61 9284 9749 calling from outside Australia

Mail:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Fax: +61 9284 9666

Contact

58 Belmore Street

Yarrawonga Vic 3730

03 5744 3713

info@centralmurray.bank

www.centralmurray.bank



Complaint Resolution

ABN 69 087 651 812

Australian Credit Licence 239446

Effective 17th September 2025

What should you do?

What should you do if you have a problem or complaint about a CMB account or Banking service?

At CMB we are committed to providing you with outstanding customer service, products and facilities. Whether you are providing feedback, paying us a compliment or making a complaint, the information you provide us will assist to maintain or improve our standards.

What should you do if you are dissatisfied with our products or service?

If you are dissatisfied with our service or products we can refer your dissatisfaction through CMB's Internal Dispute Resolution process by contacting us in branch or as follows:

Phone: 03 5744 3713

Email: info@centralmurray.bank

Writing to us at:

Central Murray Bank
58 Belmore Street
Yarrowona Vic 3730

We anticipate most dissatisfactions will be resolved on the spot and to your satisfaction.

Our Internal Dispute Resolution Process

Once we received your dissatisfaction we will acknowledge your complaint either verbally or in writing and see if we can resolve your issue.

If we are unable to resolve your issue to your satisfaction within 5 days, we will investigate your issue and provide a written response within 30 calendar days after receiving your complaint.

However, in some cases, a different time frame may apply depending on the circumstances. We will advise you if your circumstances have a different resolution time frame.

If you remain dissatisfied with our review of your complaint or the way in which it was handled, you may refer your complaint to the External Dispute Resolution provider to which CMB is a member.

External Dispute Resolution Scheme

Should a complaint arise which we do not resolve to our mutual satisfaction, please be aware you can then take it to our External Dispute Resolution service.

This is a free service that provides you with an independent mechanism to resolve any specific complaints or disputes you have with us which we cannot resolve together. If you are not satisfied with our final response, you may lodge a complaint with the Australia Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Mail:

Australian Financial Complaints Authority
GPO Box 3
Melbourne Vic 3001

Do you require assistance with lodging your complaint?

If you are hearing impaired, we can use the National Relay Service to relay your conversation. If English is not your first language and you do not feel comfortable using English to do business with us, you can call 131 450, to arrange to speak to a translator who can be provided by the Department of Immigration and Multicultural and Indigenous Affairs. Please see the Translating and Interpreting Service website at www.tisnational.gov.au