

Our Commitment to Customers

Customer Service Charter

Our Values

Expect more than a bank.

We know you're not an average Customer, and we're not an average bank.

Everything we do is driven by providing better services and products to our Customers. We are locally owned by our Members, not shareholders.



Integrity

We are accountable
for our actions.



Respect

Relationships are
at our core.



Care

Our Members and
people come first.

Our Commitment to Customers

The Mutual Bank is a Customer-Owned Bank. This means our purpose is to act in the best interests of our Members and the communities we serve.

This Customer Service Charter explains what you can expect from us, how we will work with you, and how we hold ourselves accountable for the service we provide.



How we support our Customers

- We greet every Customer warmly and make them feel valued from the first interaction
- We are approachable, friendly and easy to talk to
- We take the time to listen and understand each Customers' needs
- We communicate clearly, using simple and easy-to-understand language

Simplicity & Ease

- We make banking simple, clear and straightforward
- We explain processes upfront so Customers know what to expect
- We minimise unnecessary steps and avoid overcomplicating solutions
- We guide Customers through their options so they can make confident decisions





Responsiveness & Timeliness

- We respond to enquiries promptly and keep Customers informed throughout
- We proactively provide updates so Customers are kept up to date of progress
- We act with urgency, especially when a Customer needs support
- We follow through on commitments within agreed timeframes

Accountability & Ownership

- We take ownership of every interaction from start to finish
- We will only ever transfer Customers with clear introductions
- We follow through on commitments and take responsibility for outcomes
- We resolve issues or ensure they are handed over with transparency and care

Clear Communication

- We provide clear, consistent and honest communication
- We acknowledge Customer enquires, even if we are unable to respond immediately
- We set realistic expectations and follow through on what we say
- We check in to ensure Customers understand and feel confident

Professionalism & Care

- We treat every Customer with respect, care and professionalism
- We show empathy and take the time to understand individual circumstances
- We handle every interaction with integrity and transparency
- We support vulnerable Customers with discretion and empathy

Continuous Improvement

- We learn from feedback and continuously improve our service
- We support each other to grow knowledge and capability
- We simplify processes where possible to improve the Customer experience
- We hold ourselves accountable to delivering better outcomes every day

Digital Experience

- We design our website to be simple to navigate so Customers can quickly find what they need
- We ensure our app and internet banking are intuitive, reliable and easy to use
- We continuously improve our digital services to make everyday banking more convenient



How you can help us

- ✓ Treat our people with courtesy and respect
- ✓ Let us know if you cannot attend an appointment
- ✓ Tell us if you are experiencing financial difficulty
- ✓ Provide accurate and up-to-date information
- ✓ Raise concerns directly so we can address them
- ✗ We do not tolerate aggressive, abusive or threatening behaviour towards our people

Contact us

Visit your local branch, call us, or connect with us online.

1300 688 825
themutual.com.au



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