## Human Rights of First Nations Stakeholders Grievance Process – Flow Chart



Raise grievance

Grievances can be raised through:
Email – FirstNations Grievance@cba.com.au
Phone - Call 1800 700 682 and press Option 1 for ICAL.

Where practicable, a complainant will receive confirmation of receipt of the grievance within two business days

Preliminary review

CBA will undertake a preliminary review of the grievance

Consent, review of grievance and process outline

CBA can only disclose that a business lending relationship exists where the law permits or the Client consents to us doing so. We will aim to contact the Client to request their consent within five business days after letting you know we've received your grievance.

Where we reasonably can, within ten business days of confirming with you that we've received your grievance, we will:

- Do an initial review of the concerns raised;
- Acknowledge your grievance in writing and give you a summary of this Process; and
- Try to call you to discuss your grievance and this Process.

CBA will notify you if your grievance is accepted.

You will be informed if the grievance is not accepted. Where possible:

- a referral to another grievance/ complaint channel will be made; and
- an explanation will be provided to you as to why the grievance has not been accepted (such as because it does not meet the eligibility criteria).

Investigation and CBA will determine if an investigation is necessary and response commence investigation (as appropriate). If the grievance is substantiated, CBA will If the grievance is unsubstantiated, determine the extent of CBA's connection CBA will inform you and where to the impact, if any. CBA will consider the possible will provide an explanation outcome of the investigation and may of why no action is being taken. provide resolution options. Learning Where appropriate, CBA will identify any lessons and potential improvements from the process and where appropriate make recommendations to update its policies and processes.

Reporting

CBA will report publicly at least annually on grievances received under the Process, including the number of grievances received, number of active grievances and grievances that have been resolved. For confidentiality reasons, CBA will not be able to provide detail on specific grievances but will report generally on grievances received.

The confidentiality and privacy of First Nations Stakeholders will be protected in the process of reporting publicly on grievances received.

- 1. Any resolutions available will be guided by the United Nations Guiding Principles for Human Rights.
- 2. The time that it takes to receive consent from a Client will vary (and the time taken may affect the other stages of the Process), however CBA will as far as practicable keep a complainant informed throughout the process.
- 3. All time estimates indicated in this process are a guide only. Various factors, including but not limited to, complexity and whether the Client has provided its consent, will affect CBA's ability to respond within the suggested timeframes.