

## What is the purpose of this policy?

The purpose of this policy is to set clear expectations for how any person interacts with Defence Bank employees.

## What is unreasonable behaviour?

Unreasonable behaviour is where an individual's conduct places unwarranted demands on Defence Bank employees or puts their safety, health, or wellbeing at risk.

## Examples of aggressive and abusive behaviour:

- Threats.
- Verbal abuse.
- Physical abuse, including physical threats of any nature.
- Inappropriate physical contact.
- Using our products, accounts, and online banking services in a way that harms others or perpetuates financial abuse. This includes using language in any transaction narrative that is harassing, offensive, threatening, intimidating, abusive, or that causes or encourages physical or mental harm to another person or promotes violence against any person.
- Causing any damage to Defence Bank property, including staff property.
- Racist, discriminatory, or sexist language.
- Derogatory remarks.
- Offensive language.
- Any form of harassment of a Defence Bank employee or representative.
- Making unfounded or defamatory statements about Defence Bank or a Defence Bank employee or representative in a public forum.
- Making malicious allegations against Defence Bank or a Defence Bank employee or representative.

## Examples of how Defence Bank will manage unreasonable behaviour:

- Where unreasonable behaviour is identified, Defence Bank will request that it stop immediately.
- Should the behaviour continue, a warning will be issued.
- Continued unreasonable behaviour may result in the interaction being ended or a request for the individual to leave a Defence Bank branch.
- Where warnings have been provided and the behaviour is not addressed, Defence Bank may impose service restrictions. Defence Bank will consider, at its discretion, which action or restriction best fits the circumstances.
- Any action taken will be proportionate to the nature, extent, and impact of the member's unreasonable behaviour.
- Where Defence Bank issues a warning and/or decides further action or restrictions are appropriate, Defence Bank will outline what action is being taken.
- In instances of extreme or repeated unreasonable behaviour, or a failure to comply with a warning, Defence Bank may decide to end its banking relationship with a member. In such cases, we will inform the member in writing and provide a notice period before the termination takes effect.
- Where Defence Bank decides to end a member's banking relationship, it may provide the member with the reasons for this decision; however, it is not required to do so. Defence Bank reserves the right to skip any of the above steps in instances where it deems the behaviour to be serious in nature.

Defence Bank may also take steps not outlined in this policy where appropriate. Defence Bank has a zero-tolerance position on violence, threats, and inappropriate physical contact against its employees. This may be reported to relevant authorities.

Defence Bank reserves the right not to respond where correspondence is abusive or offensive, and it may block emails that are abusive or offensive.