

CUSTOMER SERVICE CHARTER

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IBA assists Aboriginal and Torres Strait Islander people to buy their own home, own their own business and/or invest in commercial ventures. We provide the stepping stones that enable Aboriginal and Torres Strait Islander people to access the wider finance sector and achieve true economic independence.

We make the following commitments to our customers.

SERVICE IMPROVEMENT

IBA welcomes your feedback, whether it is formal or informal, positive or negative. Telling us what you did and didn't like in a timely manner means a better service for you and for future customers. All customer feedback informs the way we do business.

We are committed to continual improvement of our services and products and we value your feedback.

Please let us know if we have provided you with a quality service or if you have any suggestions on how our services might be improved. You can do this by sending your feedback directly to the IBA representative who responded to your enquiry, online at iba.gov.au/email-us, or by participating in our customer surveys.

WHAT YOU CAN EXPECT FROM US

You can expect us to:

- be helpful and courteous
- treat you with respect and honesty
- be fair and impartial in our dealings with you
- provide you with clear and accurate information
- respect your privacy
- listen to you, and
- be culturally appropriate.

WHAT WE ASK OF YOU

We ask that you:

- are polite, respectful and courteous to our staff and consultants
- provide us with timely, complete and accurate information
- work with us and understand your responsibilities
- be realistic with your expectations of us and the products and services we can offer, and
- tell us when your personal details or circumstances change.

RAISING CONCERNS

If you are dissatisfied with an aspect of our service, please discuss this with the IBA representative who has been your key service contact or their supervisor. You may also contact our general enquiries phone number 1800 107 107. Please be aware that we do not tolerate threats, aggressive behaviour or abuse towards our staff or consultants. If this occurs, we will no longer be able to continue to assist you.

If you wish to make a complaint, you can do so over the telephone or by writing to us at:

- complaints@iba.gov.au
- IBA Complaints Officer, or PO Box 650, Fyshwick, ACT 2609

We will acknowledge the receipt of your complaint within five working days and keep you informed of the progress of your complaint.

RELATED INFORMATION

For information on our privacy policy visit iba.gov.au/privacy

For information on freedom of information visit iba.gov.au/about-us/freedom-of-information

For general information call 1800 107 107 or visit iba.gov.au

ALREADY WORKING WITH US?

Our services work best and can be better tailored to your needs if you keep us informed about changes to your circumstances. Call your current IBA representative or 1800 107 107 if you want to update us.

Call 1800 107 107 or visit iba.gov.au

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DOING BUSINESS WITH US

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IBA can work with you to start or grow a business. We provide financial and strategic support to Aboriginal and Torres Strait Islander business owners and entrepreneurs. We do this through a range of supports, including workshops targeted to develop your business skills and knowledge, access to referrals, business support and financial support such as loans, leases and performance bonds.

Owning your own business can be very rewarding and challenging, however being in business does not come without risk. From starting out to established businesses wanting to expand, IBA can assist you on your journey. We spend time getting to know your business or idea first so that we can identify where you are in the business lifecycle.

Together, we consider the resources and assistance you may need to reach your business goals. This could involve assessing the viability of a business idea or considering your capabilities, your personal experience, your research and steps you've already taken.

We may also work with you on an action plan, to develop management and technical skills, industry knowledge, and finance know-how to implement your ideas.

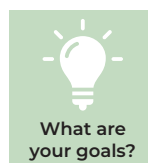
STAGE	ACTION	TIMEFRAME
Expression of interest (Eoi)	You submit an Eoi to IBA.	IBA will contact you within 5 business days of you submitting your Eoi.
Plan	You provide IBA with requested documentation to assist with planning support.	Once you provide all documentation, we will review the information and will contact you within 10 business days to determine next steps.
Business support (as required)	Follow your business action plan and request business support as planned over an agreed period.	You will be invited to follow your individual supported pathway that has been tailored to your needs. The duration of this support is dependent on your circumstances.
Finance application & decision	You submit an application for IBA finance.	Once you have provided the required finance application information to IBA, your application will be assessed on its merit by credit experts. IBA takes a responsible approach to lending decisions and will assess the application based on the proposal's commercial viability. The decision will be shared with you within 10 business days of submission.

SUPPORTING YOUR BUSINESS

Your individual business circumstance makes your business journey unique, and potentially extremely rewarding. Your circumstances will determine both the type of support and length of time IBA will provide support. Before contacting us, ensure you have thought about your business goals and what you might need to achieve them. The clearer you are about where you are heading with your business idea, the more readily we can tailor our support to you. Ensuring that you have relevant documentation ready also assists with our timeframes for providing support. We can then maximise our time and your experience, working together.

INDICATIVE TIMEFRAMES

Time frames will vary based on each customer circumstance. Many of our timeframes are subject to the provision of information or material from you or relevant external organisations. The timeframes listed here are therefore indicative.



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INVESTING WITH US

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We offer a range of asset and funds management products and services which provide wholesale Indigenous investors with the opportunity to invest alongside IBA and other Indigenous investors.

The key to successful partnerships is the building of mutually respectful and responsible partnerships with you, as Indigenous organisations, communities and individuals, as well as private sector businesses and industry capability partners.

IBA strives to be the partner of choice for Indigenous groups considering a significant financial investment.

ASSET AND FUNDS MANAGEMENT

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DIRECT INVESTMENTS

IBA invests alongside Indigenous organisations in operating businesses in a range of sectors. These investments generate financial returns, as well as employment, training and supply chain benefits for Aboriginal and Torres Strait Islander people.

Every investment opportunity is unique and is assessed against its overall strategic goals, with returns and risks carefully weighed against an integrated investment philosophy.

WHEN MAKING INVESTMENTS, WE ARE COMMITTED TO

- providing you with timely, clear and accurate feedback relevant to our investment
- open, receptive and collaborative interactions
- undertaking a thorough and rigorous assessment and due diligence prior to acquiring an asset
- developing objectives in collaboration with co-investors
- ensuring appropriate management of the asset over the life of the co-investment
- adhering to robust governance principles
- applying our sound commercial judgement.

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HOME OWNERSHIP WITH US

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IBA can help you achieve your dream of home ownership by providing finance, building your financial capability and creating pathways to mainstream banking. We provide home loans to Aboriginal and Torres Strait Islander people who are unable to borrow the required funds from another lender. In most cases, they are buying their first home and can demonstrate they're ready for the commitment and responsibility of home ownership.

The journey to owning your home is an exciting and challenging process, and a significant commitment. Owning your own home can give you and your family stability and security, however there are risks when buying a home. You need to consider whether the time is right for you – personally and financially. IBA's role is to provide information to empower you to navigate your way confidently and make an informed decision.

GET READY FOR HOME OWNERSHIP

IBA have a range of resources available to help you get ready for home ownership:

- workshops on budgeting, understanding credit, and home ownership responsibilities
- support to discuss your unique circumstances
- providing access to resource materials.

It is important you ensure you are informed when making important financial decisions. This may mean obtaining your own legal and/or financial advice. When you contact us, we will respond within two business days.

WE'RE HERE TO HELP

Once you have a loan with IBA, if you experience an unexpected change in your circumstances, IBA has an experienced and dedicated Loan Management Team who will listen to your concerns, assess your circumstances and talk you through available options. It is important to be open and honest about your personal circumstances and financial situation so that we can properly assess your overall financial position and determine if, and how, we might assist.

If IBA is unable to assist you, we will provide you with information about what other services and options are available to you.

THE HOME OWNERSHIP JOURNEY



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