

Unreasonable Behaviour Policy

Introduction

While most of our valued customers interact with us in a polite and courteous manner, this policy explains our procedures to manage the individuals whose actions we consider unreasonable.

The aims of this policy are to:

- Define the behaviours that are not acceptable to BHCCU;
- Ensure that our staff are able to conduct business and not be adversely affected by those few individuals who behave in an unreasonable manner;
- Make sure that our staff have a safe working environment and are not exposed to unnecessary stress; and
- Empower our staff to deal confidently and effectively with unreasonable behaviour.

This policy applies to anyone who communicates with BHCCU, its staff, customers, members of the public, complainants and individuals or companies who are representing complainants.

We believe that when you communicate with BHCCU's staff, you have the right to be treated with courtesy and respect. In return, BHCCU's staff members have the same right.

What behaviour is unreasonable?

While we recognise that when you contact or interact with our staff, there may be times you have reason to feel aggrieved, upset or distressed. However, it is not considered acceptable when an individual's behaviour is aggressive, abusive, or puts at risk the safety, health or well-being of our staff, or if it places unreasonable demands on our staff. Some examples of what we consider to be unreasonable behaviour are provided below.

Aggressive/abusive behaviour

Aggressive or abusive behaviour and language (verbal or written) is unreasonable and it may cause our staff and/or other people including another customer, to feel bullied, intimidated, threatened or abused.

Examples may include:

- Threats
- Verbal abuse
- Physical abuse, including physical threats of any nature
- Using our products, accounts and online banking services in a way that harms others or to perpetuate financial abuse. This includes using language in any transaction narrative which is harassing, offensive, threatening, intimidating, abusive or caused or encourages physical or mental harm to another person or promotes violence against any person

- Causing any damage to BHCCU property
- Racist and sexist language
- Derogatory remarks
- Offensive language
- Rudeness
- Making inflammatory statements
- Raising unsubstantiated allegations

How will we manage unreasonable behaviour?

All staff at BHCCU have the authority to manage unreasonable behaviour.

If a customer on the telephone is aggressive, abusive or offensive, we will politely ask them to stop. Should the behaviour continue, we will tell them again that their behaviour is unacceptable and end the call. BHCCU may then send the customer a written warning.

If the customer is at the BHCCU branch, they may be asked to leave the branch. BHCCU may then send the customer a written warning.

BHCCU has a zero tolerance position on violence and threats of violence against our staff. This behaviour may be reported to the Police and may result in BHCCU deciding to end the banking relationship with the customer without issuing a warning.