

Internal Dispute Resolution Policy (IDR)

Or otherwise referred to in the MBF Rules as 'Dispute Resolution Policy' (DRP)

In this document references to the Australian Air Pilots Mutual Benefit Licensee (MBF) will include Austair Pilots Pty Ltd (Austair), acting as trustee of MBF. Australian Financial Services License (AFSL) No 344259.

Prepared for: Austair Pilots Pty Ltd as Trustee for the Australian Air Pilots Mutual Benefit Fund (MBF)

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Version History

Name	Date	Reason for changes	Version
A Martin	27/01/2026	Rebranded and changed name from DRP to IDR	26-01

Commitment

The Directors, officers and employees of Austair Pilots Pty Ltd (MBF) are committed to dealing with queries, disputes and complaints made to MBF in a fair and reasonable manner, whilst considering the obligations to apply the Rules and policies of MBF impartially and independently.

Purpose

This policy provides the framework for how MBF will conduct its administration of queries, disputes and complaints process and how MBF will deal with its Members and their representatives.

This policy is for queries, disputes and complaints to be firstly dealt with internally by the employees, officers and Directors before Members or other complainants seek recourse to mediation or the external complaints systems or engage in legal action.

Members can contact the Australian Financial Complaints Authority (AFCA) directly at any time.

Compliance with Laws

MBF's activities will be conducted in accordance with all laws and regulations in force in Australia. Nothing contained in this policy overrides any relevant laws or regulations.

Dealing with Queries – Internal Review Process

A Member or other agent or representative authorised in writing by the Member (complainant) dealing with MBF is expected to undertake all reasonable steps to resolve a query or request with MBF, in respect of matters including, Membership, Claims and financial queries, disputes and complaints, by dealing with the designated employee or officer responsible for the applicable part of the business.

In the event the employee or officer who first engages with the interested party is unable to satisfy the query, dispute or the complaint and the circumstances are not clearly defined in regard to the application of the Rules or policies of MBF, the matter may be referred to a more senior employee or officer for review of the application of the Rules or policies of MBF.

If the matter remains unresolved and the complainant wishes to continue to pursue the matter, the complainant will be requested to follow the steps below:

1. Complete the IDR form setting out the basis of the need for a review of the dispute or complaint.
2. Provide valid copies of any documentary evidence to support the matters asserted.
3. Sign the IDR form to verify that the facts provided are true and correct.

For the complaint to be reviewed at the upcoming Board meeting, the IDR form is required to be submitted 14 days prior to the Trustee Board meeting. For the avoidance of doubt, any applications received within 14 days of the Trustee Board meeting, will be reviewed at the next succeeding Trustee Board meeting.

MBF will process the matter as follows:

1. The facts of the matters raised in the documentation will be verified against MBF records and any other information that is relevant and available.

2. Any mismatch of facts supplied by the complainant compared to the information held or known by MBF will be communicated in writing to the complainant, no longer than 30 days from when the complaint is received at the offices of MBF.
3. The complainant will be requested to consider any mismatch of facts and provide explanatory additional information or provide further evidence supporting the complaint.

Directors, officers or delegated employees will review all of the facts once the verification process has been completed. Written advice of the outcome will be provided to the complainant, no longer than 30 days from when the verification process is completed. In the case where the matter is referred to the Trustee Board the applicable Rules of MBF will be reviewed and the outcome advised within 14 days of the Trustee Board meeting. Such outcome will include reference to the particular Rules that the Board has considered.

Obligations Relative to Privacy and Fair Dealing

The Directors, Officers and employees will follow MBF's Code of Conduct in relation to the IDR process. MBF's privacy and confidentiality policies will be applicable to dealing with queries and complaints.

Reference to Independent Mediation

Following the full application of the internal review process, both Trustee Directors or the complainant may request, in writing, the instigation of an independent mediation process.

Once mediation has been instigated, MBF will notify the complainant in writing, within 14 days, of the proposed name of an independent mediator from the Law Society of Victoria, or from such other legal jurisdiction as may be suitable. Should there be a conflict with the proposed independent mediator, this must be communicated to the MBF. If the conflict is deemed to be reasonable for rejection, a new independent mediator will be proposed for approval.

Once the complainant agrees to the proposed independent mediator, the matter will proceed. However, if the complainant fails to advise of their choice within 14 days, MBF will proceed to engage the proposed mediator and advise the complainant in writing.

The dates and times for the mediation process shall be set by the independent mediator and as agreed with the MBF and the complainant.

The independent mediation process will be held by videoconference (or teleconferencing should videoconference be unavailable to any party).

Reference to External Complaints Resolution Scheme

If a complainant has not resolved their complaint through the IDR process and/or independent mediation process, they have recourse to the external complaints' resolution process of MBF.

The details of the external complaints' resolution process and the rights of complainants to access it are as follows: The Australian Financial Complaints Authority (AFCA). AFCA may be contacted:

By mail: GPO Box, Melbourne VIC 3001 By phone: 1800 931 678 Website: www.afca.org.au

Please include the Austair Pilot Pty Ltd AFCA Member identification number (ID) 14886 with your lodgement.

Review of the Internal Dispute Resolution Policy

MBF will monitor compliance with the Internal Dispute Resolution Policy at least annually in line with the review of Policies.

Suggestions for improvements or amendments to the Code of Conduct can be made by Directors, officers and employees at any time.

Publication

This policy will be available on:

- MBF website (www.aapmbf.com.au)
- Member Portal
- by requesting a copy by email to: privacyofficer@aapmbf.com.au
- by requesting a copy by phoning 03 9928 4500