

BOQ's Litigation Guidelines

Consistent with our purpose, values and commitment to earning and retaining the trust of our customers and the community, we commit to applying the following guidelines in the conduct of litigation involving our small business and retail customers.

Guidelines

We will act honestly and fairly in conducting litigation involving our small business and retail customers, including those customers who lack the resources to litigate and those who are self-represented.

We will endeavour to do this by:

- (a) not causing unnecessary delays;
- (b) limiting the scope of litigation by:
 - (i) making an early assessment of our prospects of success;
 - (ii) narrowing the issues in dispute;
 - (iii) considering any reasonable request for additional time to comply with court process; and
 - (iv) only appealing a decision where we believe it has reasonable prospects of success;
- (c) not relying on technical points (if failing to do so does not prejudice us);
- (d) considering alternative dispute resolution processes;
- (e) keeping our costs to a minimum; and
- (f) apologising for wrongdoing.

Scope of Guidelines

These guidelines apply only to litigation involving our small business and retail customers. These guidelines will not apply to class actions or similar other actions brought on behalf of our retail and small business customers.

Our commitment to these guidelines does not preclude us from acting to enforce and protect our legitimate interests where it is fair, appropriate and reasonable to do so. This includes, for example, enforcing costs orders and relying on limitation periods.

Lawyers retained by us for this purpose will act in accordance with these guidelines and will assist us to meet them.