



Credit Union and
Building Society group

Resolving Problems

**South West Slopes Credit Union
offers our members an internal
dispute resolution procedure
which is:**

- **Readily accessible**
- **Free of charge**

Let's talk about it

The simplest way of solving a problem is to talk to someone about it. If you are unhappy about something to do with a product or service, we would like to hear about it.

Our staff are trained to efficiently and courteously deal with all types of problems. So don't hesitate to speak to our staff if something is troubling you. We'd like to know about anything which affects the relationship you have with us.

Who do you complain to?

The first place you should take any complaint is to a member of our staff. If at all possible, the problem will be resolved immediately. However, if our staff member is unable to assist, please speak to a supervisor or manager. Our supervisor or manager will try to resolve the matter by the next business day.

You may also make a complaint using the "Contact the Credit Union" service on our website at www.swscu.com.au or by calling us on

(02) 6384 1111

How long will it take?

Frequently, complaints are simple cases of confusion or misunderstanding which can be sorted out to everybody's satisfaction very quickly.

However, not all complaints can be dealt with quickly. Our supervisor or manager will advise you if he or she is unable to resolve your complaint by the next business day. Our aim is to have your complaint resolved within 14 days, although in more complex cases (e.g. a complaint about a card transaction overseas) we may need up to 45 days. If this happens we will write to you advising of this.

How will you notify me of the outcome?

We will ring or write to you notifying you of the outcome. If this is not in your favour we will write to you telling you:

- the reasons for the decision
- the evidence we relied on in reaching our decision
- the consequences of the decision for you
- what further action you can take.

What further options do you have?

We are a member of the **Financial Ombudsman Service (FOS)**.

FOS provides an external and impartial procedure for resolving disputes between credit unions and their members. FOS is free of charge to members.

If you are not satisfied with the final outcome of your complaint, you may tell us to pursue the matter further with the FOS. With your written consent, we will then refer the matter, and copies of all documents and correspondence concerning the complaint, to the FOS. If we fail to do this, or if we fail to resolve your complaint within 45 days, you may refer the matter to the FOS yourself.

You can contact the **FOS** on **1300 780 808** or on the internet at www.fos.org.au

Other things you should be aware of

You should be aware of the following things about our internal dispute resolution procedure:

- You are not obliged to pursue a dispute with us using our internal dispute resolution procedure. If you do use our internal dispute resolution process, you may commence legal proceedings against us before, after or at the same time as using our internal dispute resolution procedure.
- Our participation in the internal dispute resolution procedure is not a waiver of any rights we may have under the law, or under any contract between the Credit Union and yourself. An example of such a contract may be a loan contract, a mortgage, a guarantee, the terms and conditions of a Visa card or Redicard.

This brochure itself is not a contract between the credit union and yourself, and it is not enforceable against us.

Should you wish to receive more information in regards to our Internal Disputes Resolution procedure please direct your enquiries to:



Credit Union and
Building Society group

The Complaints Officer
PO Box 84
YOUNG NSW 2594

Or

Phone: 02 6384 1111
Fax: 02 6382 1744

South West Slopes Credit Union Ltd
ACN 087 650 673 ABN 80 087 650 673
AFS & ACL 240712