

## 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'd 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](http://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 (eg 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**

## 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.*

## **BRANCHES**

### **Young (Registered Office)**

89 Boorowa Street  
Young NSW 2594  
Phone: 02 6384 1111  
Fax: 02 6382 1744

### **Cootamundra**

268 Parker Street  
Cootamundra NSW 2590  
Phone: 02 6942 4144  
Fax: 02 6942 4110

### **Temora**

171 Hoskins Street  
Temora NSW 2594  
Phone: 02 6978 1014  
Fax: 02 6978 1016

### **West Wyalong**

147 Main Street  
West Wyalong NSW 2671  
Phone: 02 6972 4400  
Fax: 02 6972 4422



**SOUTH WEST SLOPES CREDIT UNION**

YOUR LOCAL FINANCIAL INSTITUTION - PHONE 02 63841111 or [swscu.com.au](http://swscu.com.au)

### **South West Slopes Credit Union**

**ABN: 80 087 650 673**

*89 Boorowa Street*

*Phone: (02) 6384 1111*

*Facsimile: (02) 6382 1744*

*Website: [www.swscu.com.au](http://www.swscu.com.au)*

# **Resolving Problems**

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

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