

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, 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.

This brochure itself is not a contract between the Credit Union and yourself, and it is not enforceable against us



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 13 22 49

 illawarracu.com.au

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Resolving Problems

Effective 22 November 2018

Illawarra Credit Union offers our members an internal dispute resolution procedure that is:

- readily accessible; and
- free of charge.

This brochure explains the internal dispute resolution procedure at Illawarra Credit Union.

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.

What is a complaint?

Any expression of dissatisfaction made to us related to our products or services, or to our complaints handling process, where a response or resolution is explicitly or implicitly expected.

What is a dispute?

A complaint that we have not been able to resolve to your satisfaction.

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 Us' section on our website at www.illawarracu.com.au or by calling us on 13 22 49.

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:

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

What further options do you have?

We are a member of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)1

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001