

# Resolving problems

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, services, staff or to our complaints handling process, where a response or resolution is explicitly or implicitly expected or legally required.

## 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](http://www.illawarracu.com.au) or by calling us on 13 22 49.

We will usually need your full name, contact details, a short description of your complaint and your desired resolution for us to help you.

If you need some help, contact us using any of the above channels and we will try to assist you e.g. by connecting you with a translation service.

## What happens when you make a complaint?

We aim to acknowledge your complaint within 1 business day. When we do so, we will also let you know how you can obtain general feedback and progress/status reports of the complaint.

We will investigate your complaint and contact you if we need more information. When we complete our investigation, we will let you know the outcome. How your complaint may be resolved will depend on your complaint.

## 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 30 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
- about the evidence we relied on in reaching our decision
- about the consequences of the decision for you
- about what further action you can take.

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## 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, or if we fail to resolve your complaint within 30 days, you may pursue the matter further by submitting a complaint with the Australian Financial Complaints Authority.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)1

### In writing to:

Australian Financial Complaints  
Authority, GPO Box 3, Melbourne VIC 3001

## 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.

## Ways to get in touch.

There are a number of ways you can get in touch:

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

**Telephone:** 13 22 49

**Find our nearest branch:** [www.illawarracu.com.au/contact-us](http://www.illawarracu.com.au/contact-us)