

#### Step 4 Dispute investigation

Your dispute will then be fully investigated by the Complaints Investigating Officer and a decision made on the matter.

You can contact: our Complaints Investigating Officer at:

Write to: PO Box 2, Murwillumbah 2484  
Phone: 02 6672 2744  
Fax: 02 6672 2332

#### Step 5 How you will be informed of the outcome

We will advise you in writing of the outcome of our investigation, the reasons for the outcome, and further action you can take in respect of the complaint. Within 7 days of resolution of complaint, your accounts should be adjusted to give effect our decision.

#### Step 6 Financial Ombudsman Service

If however, in spite of our best efforts, you are still not satisfied, you have access (free of charge) to the Financial Ombudsman Service Limited ("FOS"). If your dispute involves privacy issues and has not been resolved to your satisfaction you will be referred to the Privacy Commissioner.

To contact FOS:

Phone: 1300 780 808 ( toll free Australia wide)

Write to: GPO Box 3  
Melbourne VIC 3001

Fax: 03 9613 6399

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

In many cases this leads to a successful resolution. If the dispute remains unresolved, FOS can then offer conciliation processes or it may investigate the dispute and issue a written decision on your case which is binding on us (including requiring us to make a monetary payment to you).

Our external dispute resolution scheme cannot deal with your complaint (assuming the complaint is within the scheme's terms of reference) unless you have attempted to resolve the problem with us first or either:

- we have made a formal proposal to resolve the complaint, and you have told us that the proposal is not acceptable to you; or
- at least 45 days has elapsed since you made your complaint, whichever occurs sooner. However if the complaint relates to a hardship application or request for postponement of enforcement proceedings, the scheme may be able to deal with your complaint sooner.

#### Step 7 Credit Union response

The Credit Union's Internal Dispute Register will be updated showing the result and wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.



[www.sccu.com.au](http://www.sccu.com.au) ABN 82 087 650 682

# Complaint & Dispute Resolution Guide

Effective: 01/01/2011

Information in this  
brochure is current from the above date.



ABN 82 087 650 682 AFSL & ACL No. 241000

## Concerned? How we can help

The directors, managers, team leaders and staff of our Credit Union understand that, although we do our best to provide a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction.

At this point you may feel dissatisfied but are unsure about how to have your complaints resolved.

So that Members have the opportunity to make these complaints known, your Credit Union has developed a Complaints and Dispute Resolution Procedure as an additional service to members, free of charge. This procedure means:

- you have a way of having your complaints addressed
- our directors and senior management will be aware of the issue that is of concern to you
- procedures and products can be adjusted, if possible, to improve our service.

## Free of charge

There is no charge for using our complaint & dispute resolution procedure. However, standard charges may apply in accordance with the Credit Union's fees and charges for copies of previous transactions or retrieval of documents from our records where requested by you.

## What is a Complaint?

A complaint is a verbal or written expression of dissatisfaction by a member about a credit union product or service.

## What is a Dispute?

A dispute arises if you make a complaint to your credit union about a credit union product or service, and you are not satisfied with the response that you receive.

## Things you should know about Internal Complaints and Dispute Resolution

1. If your complaint involves EFT electronic funds transfer transactions or privacy issues, you should follow the internal complaint & dispute resolution procedure set out below. However, procedures may vary if the dispute resolution needs to go further. This is because more specific legislation or codes of practice may apply.
2. You are not obliged to pursue a dispute with the credit union using the Internal Complaints and Dispute Resolution Procedure.
3. If you use the Internal Complaints and Dispute Resolution Procedure, you may commence legal proceedings before, after or at the same time as using the Internal Complaints and Dispute Resolution Procedure.
4. The Credit Union's participation in the Internal Complaints and Resolution Procedure is not a waiver of any rights it may have under the law, or under any contract between you and the Credit Union. An example of a contract between you and your Credit Union may be the terms and conditions of an account or the terms and conditions of a Visa Card or Redicard.
5. This Guide is not a contract between you and the Credit Union, and it is not enforceable against the Credit Union.

## STEPS INCLUDED IN THE PROCESS OF OUR COMPLAINTS AND DISPUTE RESOLUTION PROCEDURE

### Step 1 How to make a complaint

In most circumstances your complaints can be settled to your satisfaction by simply making us aware of them. You can raise these complaints with our staff verbally over the counter or by telephone or in writing by letter, facsimile, memo, e-mail etc. If the staff member is unable by reasons of authority or experience to handle the matter they will refer your complaint to a more senior or experienced person. In the great majority of cases at this stage your complaint will be dealt with promptly and to your satisfaction and you will not need additional assistance.

### Step 2 Recording your complaint

All complaints and disputes will be recorded in our Complaints and Dispute Register. Where a complaint cannot be resolved to your satisfaction immediately, it may be necessary for you to record your complaint in writing so the credit union's management may properly investigate the complaint. The staff member, when required, will assist you with registering your complaint/dispute. When receiving a verbal complaint the staff member will complete the details of the complaint in the Register on your behalf. The staff member will then read the Register of complaint to you and obtain your consent to its accuracy.

### Step 3 Dispute notification

Where the staff member cannot immediately settle the complaint/dispute we will acknowledge receipt of it to you in writing within 2 working days of receiving your complaint. We will also advise you in writing of the procedures for investigating and handling your complaint/dispute. We will seek to deal with your complaint within 21 days. We will respond to you within 14 days of receiving the complaint to ensure that our response is received within 21 days. If we can't make a decision within 14 days and we need additional time, we will write to you advising that a further period, not exceeding 24 days, will be required for investigation. This will extend the complaint handling time to a total of 45 days from the initial date of lodgment. If the unresolved complaint exceeds 45 days, we will advise you in writing and specify a date when a decision can be expected and give you regular updates. If we are not able to resolve your complaint to your satisfaction within 45 days you may take the complaint to our External Dispute Resolution Scheme, even if we are still considering it (assuming the complaint is within the scheme's terms of reference). We will inform you that you have this right within 5 business days after the end of the 45-day period.

Complaints involving hardship applications or postponement of enforcement proceedings will be treated as urgent matters. There will be no extension of time beyond 21 days for resolution of a complaint relating to a default notice. If you seek hardship relief of postponement or enforcement proceedings and the matter is not resolved within 21 days, the matter will be referred to external dispute resolution. You can lodge a complaint directly with our external dispute resolution scheme where it involves a default notice that has been issued after a request for hardship assistance or postponement of enforcement proceedings has been declined.