Southern Cross Credit Union Ltd offers our customers an internal dispute resolution procedure that is:

- readily accessible; and
- 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 dissatisfied about something to do with a product or service, we'd like to hear about it.

Our team is trained to efficiently and courteously deal with all types of problems. So don't hesitate to speak to a team member 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 team this may be done in the branch or telephone our Contact Centre. If at all possible, the problem will be resolved immediately. However, if our team member is unable to assist, please speak to a manager. Our manager will try to resolve the matter by the next business day.

You may also lodge a complaint from our website at www.sccu.com.au or by calling us on 1300 360 744.

How long will it take?

Our Risk and Compliance Department is responsible for looking into your complaint. We will do our best to ensure the investigation is completed, and a decision on your complaint is communicated to you, within 21 days of being advised of the complaint.

However, not all complaints can be dealt with quickly. Our manager will advise you if he or she is unable to resolve your complaint by the next business day. Sometimes they may need to contact you to request either further information or more time to fully investigate the issue. 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 you of the approximate time frame

How will you notify me of the outcome?

As soon as a determination is reached, 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.

What further options do you have?

We are a member of the Australian Financial Complaints Authority ("AFCA") AFCA provides an external and impartial procedure for resolving disputes between credit unions and their customers. The Service is free of charge to customers.

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 primary documents and correspondence concerning the complaint. If we fail to do this, or if we fail to resolve your complaint within 45 days, you may refer the matter to the Australian Financial Complaints Authority yourself. You can contact the Australian Financial Complaints Authority on 1800 931 678 by mail, GPO Box 3, Melbourne VIC 3001. Using the online complaint form: www.afca.org.au or by email: info@afca.org.au.

By a submitting a complaint you are deemed to have agreed to having the complaint considered under the AFCA rules.

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 Debit 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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V2.0_01.11.2018