



Our commitment to listening, resolving concerns fairly and improving your experience.

Need Extra Assistance?

We're Here to Help

We are committed to making our complaints process accessible, respectful and easy to use for everyone.

If you need support because of:

- disability or illness
- injury or medical conditions
- financial hardship
- family or domestic violence
- elder abuse or financial abuse
- mental health concerns
- language barriers
- low literacy
- digital exclusion
- any other personal circumstance please let us know.

We will work with you to understand your needs and provide reasonable assistance throughout the complaints process.

 1300 360 744

 www.sccu.com.au

Our Commitment to You

At Southern Cross Credit Union (SCCU), we value feedback and complaints because they help us improve our products, services and customer experience.

Our Internal Dispute Resolution (IDR) process is:

- Easy to access
- Free of charge
- Fair and impartial
- Responsive to individual circumstances
- Designed to resolve concerns efficiently and promptly

We encourage customers to tell us when something has gone wrong so we can work together towards a fair outcome.

Tell Us About Your Concern

If you are dissatisfied with:

- a product or service
- a decision we have made
- a transaction or account issue
- our processes
- the conduct of our staff; or
- any aspect of your experience with SCCU, we encourage you to let us know.

We also welcome compliments and positive feedback. Our team is committed to listening, investigating concerns fairly and working towards a satisfactory outcome.

How to Make a Complaint

Contact Us in the Way That Suits You Best

Contact Method	Details
Visit Us	Any SCCU Financial Service Centre (FSC)
Phone	1300 360 744
Website	www.sccu.com.au
Email	info@sccu.com.au
Representative	An authorised representative, advocate or support person may act on your behalf

You do not need to complete a special form or use particular language when making a complaint.

Where possible, we will try to resolve your concern immediately.

If this is not possible, your complaint will be referred to an appropriate staff member for investigation and resolution.

Anonymous Complaints

You may make a complaint anonymously.

However, if you choose not to provide your identity or contact details, we may be unable to fully investigate the matter or provide you with an outcome.

Regardless of whether a complaint is made anonymously, SCCU will consider the information provided and, where appropriate, use it to improve our products, services and processes.

What Happens Next?

Your Complaint Journey

Step 1 – We Receive Your Complaint

We will acknowledge your complaint within one business day or as soon as reasonably practicable.

Step 2 – We Investigate

We will assess the issues raised and consider all relevant information.

Step 3 – We Respond

We will explain our findings, decision and any actions we intend to take.

Step 4 – Further Review Options

If you remain dissatisfied, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA).

Response Timeframes

Quick Reference Guide

Complaint Type	Maximum Response Time
Most complaints	30 calendar days
Financial hardship complaints	21 calendar days
Default notice complaints	21 calendar days
Enforcement proceedings complaints	21 calendar days

Different legislative or regulatory timeframes may apply to certain complaint categories.

If We Need More Time

If we cannot provide a final response within the applicable timeframe, we will advise you before the due date and explain:

- why the delay has occurred
- when you can expect a response
- your right to lodge a complaint with AFCA; and
- how to contact AFCA.



Our Response

Where a written Internal Dispute Resolution response is required, we will explain:

- the issues raised in your complaint
 - our findings and decision
 - the reasons for our decision
 - relevant information or evidence relied upon
 - the consequences of the decision for you; and
 - your right to take the matter to AFCA if you remain dissatisfied.
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Not Satisfied with Our Response?

Australian Financial Complaints Authority (AFCA)

AFCA is Australia's independent external dispute resolution scheme for financial services.

You may contact AFCA if:

- you are dissatisfied with our final response; or
 - we do not provide a response within the required timeframe.
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Contact AFCA

Free and Independent External Dispute Resolution

☎ **1800 931 678**

✉ info@afca.org.au

🌐 www.afca.org.au

📁 **GPO Box 3, Melbourne VIC 3001**

AFCA's service is free for consumers. You do not need SCCU's permission before contacting AFCA.

Support for Vulnerable Customers

We recognise that some customers may experience circumstances that make it more difficult to raise or manage a complaint.

This may include:



- disability
- illness or injury
- financial hardship
- family or domestic violence
- elder abuse
- financial abuse
- bereavement
- low literacy
- limited English proficiency
- mental health concerns
- cognitive impairment; or
- digital exclusion.

If you require support, please let us know.
We will:

- treat you with dignity and respect
 - avoid asking you to repeat sensitive information unnecessarily
 - make reasonable adjustments where practicable
 - provide accessible communication options where available; and
 - communicate in a way that best suits your individual needs.
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Representatives and Support Persons

You may appoint an authorised representative, advocate or support person to assist you throughout the complaints process.

With your authority, SCCU may communicate through your representative.

Where necessary, we may contact you directly to confirm instructions, authority or safety concerns.

Financial Hardship Support

If your complaint relates to financial hardship or financial difficulty, please let us know as soon as possible.

We understand financial hardship can be stressful and challenging.

Where appropriate, we may discuss hardship assistance options while your complaint is being considered.

We are committed to treating customers experiencing hardship with fairness, dignity and compassion.

Scam, Fraud and Financial Abuse Concerns

Priority Handling

If your complaint involves:

- a scam
- fraud
- unauthorised transactions
- misuse of powers of attorney
- elder abuse
- financial abuse; or
- concerns about account security, please notify us immediately.

These matters will be prioritised and reviewed by appropriately trained staff.

Where appropriate, we may:

- review relevant transactions
- investigate suspicious activity
- review account authorities and access arrangements
- implement account protections; and
- provide additional support measures.

We recognise that vulnerability does not automatically mean a person lacks decision-making capacity.

Complaints About Staff Conduct

Complaints regarding the conduct of employees, contractors or representatives will be reviewed fairly and objectively.

Where concerns are substantiated, appropriate action will be taken.

Due to privacy and employment obligations, we may not be able to disclose specific employment-related outcomes.

However, we will provide information about the outcome of your complaint to the extent permitted by law.

Privacy and Confidentiality

We respect your privacy and protect your personal information.

Information gathered during the complaints process will be handled in accordance with SCCU's Privacy Policy and applicable privacy legislation.

Information may only be used or disclosed where necessary to:

- investigate or resolve a complaint
 - meet legal or regulatory obligations
 - detect or prevent fraud or misconduct
 - prevent financial abuse; or
 - comply with applicable laws.
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Protection From Victimisation

We encourage customers to raise concerns and provide feedback.

Making a complaint will not affect your ability to access SCCU products and services and will not result in adverse treatment.

All complaints are assessed fairly, independently and without prejudice.

Accessibility Services

National Relay Service

Customers who are deaf, hard of hearing, or who have a speech impairment can contact SCCU through the National Relay Service.

Phone: **1300 360 744**

Interpreter Services

If English is not your preferred language, interpreter services can be arranged through the Translating and Interpreting Service (TIS).

Our staff can assist you in accessing interpreter services.

Alternative Formats

Information about our complaints process can be provided in alternative formats where reasonably practicable to support accessibility needs.

Our Commitment to Continuous Improvement

At SCCU, complaints help us understand where we can improve.

We regularly review complaint information to identify:

- emerging risks



- recurring issues
- product improvements
- service enhancements
- staff training opportunities; and
- opportunities to improve customer outcomes.

Where systemic issues are identified, SCCU will take appropriate action to address underlying causes and reduce the likelihood of similar issues occurring in the future.

Other Important Information

You are not required to use SCCU's Internal Dispute Resolution process before taking legal action.

If you choose to use our complaints process, you may commence legal proceedings before, during or after the complaints process.

Participation in our complaints process does not waive any legal rights or obligations that may exist under law or contract.

This guide explains SCCU's complaints process and does not create contractual rights or obligations.