



Resolving Problems

Central West 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 Central West Credit Union Limited.

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.

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 our Feedback Form on our website at www.cwcu.com.au or by calling us on (02) 6862 2788.

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 (eg 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:

- 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 Financial Ombudsman Service. The Financial Ombudsman Service provides an external and impartial procedure for resolving disputes between credit unions and their members. The Service is free of charge to members.

If you are not satisfied with the final outcome of your complaint, you may tell us to pursue the matter further with the Financial Ombudsman Service. With your written consent, we will then refer the matter, and copies of all 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 Financial Ombudsman Service yourself. You can contact the **Financial Ombudsman Service on 1300 780 808**.

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 or Redicard.

This brochure itself is not a contract between the credit union and yourself, and it is not enforceable against us.

www.cwcu.com.au

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