



www.tcu.com.au

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ABN 50 087 650 922

AFSL & Australian Credit Licence 244255

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Complaints and Dispute Resolution Policy

Who we are

Traditional Credit Union Ltd ABN 50 087 650 922 Australian Financial Services Licence/Australian Credit Licence 244255. In this document, “the Credit Union”, “TCU”, “we”, “us” and “our” means traditional Credit Union Limited; and “you” means a person with one or more of our products or services.

How we can help

We aim to provide quality products and services to our members and customers, delivered with the highest level of service. We understand that sometimes things don't go according to plan and issues can arise.

So that you have the opportunity to make your complaint known, the Credit Union has an Internal Dispute Resolution procedure. This service is free of charge and easy to access, so you can lodge your complaint or feedback. Hearing from you gives us the opportunity to improve our services.

You may appoint someone else to manage your complaint for you (such as a friend, family member or lawyer). If you let us, we will talk to your representative about your complaint.

Using our Internal Dispute Resolution Procedure

How to lodge a Complaint

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, they will refer it to a supervisor or manager. Our supervisor or manager will try to resolve the matter by the next business day.

How to Contact Us

- Mail: Traditional Credit Union Ltd, PO Box 40425, Casuarina NT 0811
- Branches: See our website for full details www.tcu.com.au
- Phone: 08 8999 0777
- Email: info@tcu.com.au

What happens next?

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 we may need up to 30 days.

If the complaint is credit related we will resolve your complaint within 21 days.

We may take more time though if there are complex circumstances or circumstances beyond our control causing a delay, or if we need more information from you. If this is the case, we will advise you in writing within 30 days of receiving your complaint (or 21 days for certain credit-related complaints) and let you know when you can expect an outcome.

How will you notify me of the outcome?

We will 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 is a Dispute?

A dispute arises if you make a complaint to us about a Credit Union product or service and you are not satisfied with the response that you receive.

The Credit Union is a member of the Australian Financial Complaints Authority (AFCA). If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides a fair and independent financial services complaint resolution service that is free to our members.

How to contact AFCA

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 – free call
- In writing: GPO Box 3, Melbourne VIC 3001