

We Value Your Voice

At Traditional Credit Union (TCU) we're committed to hearing you. If something hasn't gone right or you're unhappy with our service, please let us know so we can make it right and keep improving.

How to Make a Complaint

We encourage you to speak to a staff member in your local branch or contact us by:

Phone:	08 8999 0777
Email:	info@tcu.com.au
Mail:	PO Box 40425, Casuarina NT 0811
Website	Find us at www.tcu.com.au

Support to Raise a Complaint

You can appoint someone to act on your behalf, like a family member, friend, lawyer, or financial counsellor. We'll speak with them if you give us written permission.

What Happens Next?

- We aim to acknowledge your complaint within 1 business day
- Most complaints are resolved within 5 business days
- Complex issues may take up to 30 days
- Credit-related complaints or hardship matters will be resolved within 21 days, where possible

If we need more time, we'll contact you with the reason and keep you updated.

Outcome

If your complaint isn't resolved in your favour, we'll explain:

- Why we made the decision
- What information we relied on
- What options you have to escalate the matter

Still Not Satisfied?

You can refer the matter to the **Australian Financial Complaints Authority (AFCA)**. This service is independent, free, and impartial. You can contact AFCA by:

Phone:	1800 931 678
Email:	info@afca.org.au
Mail:	GPO Box 3, Melbourne VIC 3001
Website	www.afca.org.au

Please try to resolve the issue with us first before contacting AFCA.

Our Promise to You

We are committed to respectful, culturally appropriate, and accessible support for all members – especially those in remote communities.