

How we will go about fixing things if you are not happy

This brochure explains how we go about fixing things if you are ever not happy with us. Officially, this is our 'internal dispute resolution' process.

Let us know

We'd like to be the first to know if you are not happy with something to do with our products or services. We'd also like to know if there is anything else that affects your satisfaction as a member or if you simply believe that we can do something better.

If ever you are not happy, you should tell us. By telling us, you give us the best possible opportunity of fixing things. We like our members to be happy but we can't help if we don't know something has upset you!

Who do you complain to?

Talk to any of our staff if you are not happy. Drop into our branch at 117 Lava St Warrnambool or call 03 5560 3900. All of our staff are trained to assist you through this problem solving process.

We will always try to resolve your problem immediately.

However, if our staff member is unable to assist, they will refer you to their supervisor or manager. The supervisor or manager will try to resolve the matter for you by the next business day.

You may prefer to write to us, or we may ask you to outline your concerns to us in writing. You can send your concern by mail to the address below. We will need your contact details in order to be able to respond.

Mailing address

Complaints & Disputes Officer
South West Credit
Po Box 635
WARRNAMBOOL VIC 3280

How long will it take?

How long it takes us to fix the problem will depend on what the problem is. Often it will be a simple misunderstanding and we can sort it out immediately so that everyone is satisfied.

Not all issues can be resolved quickly. Most importantly though, we will make sure that you know how long it is going to take and we will keep you up to date with our progress so that you are aware of any delays that may arise.

Our aim is to solve any problem within 14 days, although in more complex cases (e.g. a complaint about an overseas card transaction) we may need up to 45 days. If this happens we will write to you to let you know.

How will we notify you of the outcome?

We will ring you or write to you notifying you of the outcome.

Remember, we will always aim to reach a fair solution with our members, however, if the result is not in your favour we will write to you and let you know:

- the reasons for the decision
- the evidence we relied on in reaching our decision
- the consequences of the decision for you; and
- what further action you can take.

What further options do you have?

We are a member of the Financial Ombudsman Service (FOS). FOS provides an external and impartial procedure for resolving disputes between credit unions and their members.

FOS 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 FOS.

With your written consent, we will then refer the matter and all copies of documents and correspondence concerning the complaint, to FOS. If we fail to do this, or if we fail to resolve your complaint within 45 days, you may refer the matter to FOS yourself. You can contact FOS on 1300 780 808 or at www.fos.org.au.

Other things you should be aware of

While this brochure describes the manner in which we will try to resolve any problem you may have with us, there are some legal points that you need to know as well. You should be aware of the following:

- You are not obliged to pursue a dispute with us using our internal dispute resolution procedure.
- 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 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 or Redicard.
- This brochure itself is not a contract between the credit union and yourself, and it is not enforceable against us.