

Complaints Handling & Dispute Resolution Guide

The Credit Union strives for quality however there may be times when we don't meet your expectations. When this happens we would like the chance to work towards a successful resolution.

We believe that by listening and acting on your complaint/feedback we may be able to identify a way to improve our service. Our complaints service procedure is free, it does not affect your legal rights.

So if you have a complaint here's what to do.....

- ✓ Contact your nearest Branch (see over for contact telephone numbers) or
- ✓ Telephone our PCU Assistance Centre on 131 PCU (131 728) or
- ✓ Logon to our website www.pcu.com.au (www.customscu.com.au for Customs Credit Union) and click on the "important information" link and then under the "About your Credit Union" section you will find the Complaints and Disputes page, or
- ✓ Email us at info@pcu.com.au (info@customscu.com.au for Customs Credit Union Members), or
- ✓ Complete the Member Complaint/Feedback Form which forms part of this brochure and mail it (no postage stamp required) together with any supporting documents to:

Investigating Officer
Police Credit Union
REPLY PAID 63593
Level 27/1 Market Street
Sydney NSW 2000

What are the stages when you lodge a complaint?

1. If your complaint is not resolved on the spot, your complaint will be logged into our Complaints Management System.
2. If you lodge the complaint by telephone, the person you are speaking with will try to resolve it, or transfer you to the relevant section.
3. If you lodge the complaint by any other means it will be directed to the relevant section.
4. If the complaint cannot be resolved by the relevant section, it will be referred to an appropriate Manager or you may request that the matter be referred to an Executive Manager.
5. The Manager/Executive Manager will try to resolve the problem immediately however, sometimes it will be necessary to make investigations and you may need to provide us with supporting documentation.

6. If we are not able to settle a complaint immediately we will write to you within two working days of receipt of your complaint, advising you of our procedures for handling complaints/disputes.
7. You will receive a written response within a maximum timeframe of 21 days.
8. By utilising the Credit Union's Internal Dispute Resolution Scheme, you do not waive any rights you may have under the law, or under any contract between you and the Credit Union. An example, a contract may be a loan contract, mortgage, a guarantee, conditions of use for a savings account, visa card and redicard.
9. If you use the Internal Dispute Resolution Scheme, you may commence legal proceedings before, after or at the same time as using the Internal Dispute Resolution Scheme.
10. If you are not happy with the response provided, your complaint can be referred to the Police Credit Union Internal Dispute Resolution Committee for further review.
11. We expect our internal processes will satisfy your complaint. However if we have not resolved your dispute in 45 days, or you do not agree with our decision, contact can be made with Financial Ombudsman Service Limited (external dispute resolution scheme) for an external review of the decision made:

Financial Ombudsman Service

GPO Box 3, Melbourne, Victoria 3001
Phone: 1300 780 808 Fax: (03) 9613 6399
Website: www.fos.org.au

Contact Us

Police Credit Union

PCU Assistance Centre

Phone: 131 PCU (131 728) E/N: 88899

Email

info@pcu.com.au

PCU Direct

Phone: 131 PCU (131 728) E/N: 88884

Website

www.pcu.com.au

Customs Credit Union

CCU Assistance Centre:

131 728

Email

info@customscu.com.au

Canberra

Phone: (02) 6243 8900

Website

www.customscu.com.au

Mascot

Phone: (02) 8335 4200



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Effective date: 1 August 2010



For You, Your Family, Your Future.



The Police Department Employees' Credit Union Ltd

ABN 95 087 650 799. AFSL No. 240018

Level 27, 1 Market Street, Sydney NSW 2000.

Customs Credit Union is a division of The Police Department Employees' Credit Union Ltd. All terms and conditions that apply to Police Credit Union also apply to Customs Credit Union.

Member Complaint / Feedback Form

Family Name (Surname)

Given Name/s

Preferred Title (Please tick) Mr Mrs Ms Other Member Number

Address

Contact Details Business Hours ()

After Hours ()

Mobile

Email

Please outline your complaint or feedback

Have you previously brought this to the attention of the Credit Union? Yes No

If yes, please provide details of when and who you dealt with in the Credit Union (attach extra documentation if required)

Member/s Signature

Date

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