

- ✓ Fair
- ✓ Member focused
- ✓ Responsible
- ✓ Supportive
- ✓ Transparent
- ✓ Genuine
- ✓ Clear
- ✓ Professional
- ✓ In touch
- ✓ Committed



Visit [www.policecredit.com.au/about-police-credit.aspx](http://www.policecredit.com.au/about-police-credit.aspx) to view the Mutual Banking Code of Practice



Go to [www.abacus.org.au](http://www.abacus.org.au)



# 10 Key promises to you



The new Mutual Banking Code of Practice

# What's new?

Borrowing and banking requirements may be changing, but our commitment to you has only gotten stronger.

The peak body for Australian credit unions and building societies, Abacus has introduced a new Mutual Banking Code of Practice.

The Code outlines our 10 key promises to you and will ensure that all credit unions and mutual building societies will be fair and ethical when dealing with you.

## How does it affect me as a member?

The new Code of Practice helps you to easily understand our products and services. It will:

- Outline how you can expect your credit union or mutual building society to behave towards you as a member
- Ensure that all written materials are in plain English and that there are clear distinctions made between terms and conditions and promotional offers
- Ensure that all payment fees and exception fees are fair to you
- Ensure that you always have access to the right advice

# 10 Key promises to you

1

We will be **fair** and ethical in our dealings with you

6

We will deal fairly with any **complaints**

2

We will **focus** on our members

7

We will recognise **member rights** as owners

3

We will give you **clear information** about our products and services

8

We will comply with our **legal** and industry obligations

4

We will be **responsible** lenders

9

We will recognise our impact on the wider **community**

5

We will deliver high **customer service** and standards

10

We will **support** and promote this Code of Practice