

# Complaints and Dispute Resolution Guide

## Concerned? How can we help?

The directors, managers and staff of Police Credit understand that, although we do our best to provide a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction.

At this point you may feel dissatisfied but are unsure how to have your complaints resolved.

So that Members have the opportunity to make these complaints known, Police Credit has developed a complaints and dispute resolution procedure as an additional service which members can access free of charge.

This procedure means:

- You have a way of having your complaints addressed;
- Our directors and senior management will be aware of the issue that is of concern to you; and
- Procedures and products can be adjusted, if possible, to improve our service.

## Free of charge

There is no charge for this Guide. Standard charges may however apply in accordance with Police Credit's schedule of fees and charges for providing copies of previous transactions or to retrieve documents from archives when requested by you.

## What is a Complaint?

A complaint is a verbal or written expression of dissatisfaction by a member about a credit union product or service.

## What is a Dispute?

A dispute arises if you make a complaint to your credit union about a credit union product or service, and are not satisfied with the response that you receive.

## Things you should know about Internal Complaints and Dispute Resolution

1. Steps 1 to 6 of our complaints service, set out below, apply. Procedures may vary however if the dispute resolution needs to go further. This is because more specific legislation or codes of practice may apply.
2. You are not obliged to pursue a dispute with Police Credit using our internal complaints and dispute resolution procedure.
3. If you use our internal complaints and dispute resolution procedure, you may still commence legal proceedings before, after or at the same time as using the internal complaints and dispute resolution procedure.
4. Police Credit's participation in the internal complaints and dispute resolution procedure is not a waiver of any rights it may have under the law, or under any contract between you and Police Credit. An example of a contract between you and Police Credit may be the terms and conditions of an account or the terms and conditions of a Visa Card.
5. This Guide is not a contract between you and Police Credit, and it is not enforceable against Police Credit.

## Steps included in the process of our Complaints and Dispute Resolution Service

### Step 1. How to make a complaint

In most circumstances your complaint can be settled to your satisfaction by simply making us aware of it. You can raise your complaint with our staff personally over the counter or by telephone or in writing by letter, facsimile, memo or email. If a staff member is unable by reason of authority or experience to handle the matter it will be referred to a more senior or experienced person. In the great majority of cases your complaint will be dealt with promptly and to your satisfaction and you will not need additional assistance.

### Step 2. Recording your complaint

All complaints and disputes will be recorded in our Complaints and Dispute Register. Where a complaint cannot be resolved to your satisfaction immediately, it may be necessary for you to answer some questions and complete a Complaint Form in order that Police Credit's management may properly investigate the complaint. A staff member, when required, will assist you with registering your complaint/dispute including assisting you to complete a Complaint Form. When receiving a verbal complaint the staff member will complete the details of the complaint in the Register on your behalf. The staff member will then read the Register of complaint to you and obtain your consent to its accuracy before taking any further action.

### Step 3. Dispute notification

If a staff member cannot immediately resolve the complaint/ dispute to your satisfaction we will acknowledge receipt of the complaint to you in writing within 5 working days. We will also advise you in writing of the procedures we will follow in investigating and handling your complaint/dispute.

#### Step 4. Dispute investigation

Your dispute will then be fully investigated by the Complaints Officer and a decision made on the matter.

You can contact the Complaints Officer of Police Credit:

**Phone** 13 63 73

**Write to** Complaints Officer of Police Credit

**At** 121 Cardigan Street, Carlton Vic 3053

**Fax** 03 9349 1631

**Email** carlton@policecredit.com.au

#### Step 5. How you will be informed of the outcome

In the majority of cases you will be advised of the outcome in writing within 21 working days. Should there be exceptional circumstances causing a delay we will advise you of the circumstances causing the delay and when we expect the matter to be resolved. It is our expectation that even in the most complex matters, a dispute should be resolved in a maximum of 45 working days.

#### Step 6. External Dispute Resolution

If, however, in spite of our best efforts you are not satisfied, you have access (free of charge) and will be referred to a relevant External Dispute Resolution scheme.

**For Credit Union, General Insurance products or services and Financial Planning services, contact the Financial Ombudsman Service (FOS):**

**To contact FOS:**

**Phone** 1300 780 808

**Write to FOS**

**At** GPO Box 3, Melbourne Vic 3001

**Fax** 03 9613 6399

**Website** [www.fos.org.au](http://www.fos.org.au) provides for online complaint forms

**If your dispute involves an issue about our Retirement Savings Account product or a related service you will be referred to the Superannuation Complaints Tribunal (SCT)**

**To contact SCT:**

**Phone** 1300 780 808

**Write to SCT**

**At** Locked Bag 3060 GPO Melbourne Vic 3001

**Fax** 03 8635 5588 **Email** [info@sct.gov.au](mailto:info@sct.gov.au)

**Website** [www.sct.gov.au](http://www.sct.gov.au) provides for online complaint forms

**If your dispute involves privacy issues and has not been resolved to your satisfaction you will be referred to the Privacy Commissioner**

**To contact the Privacy Commissioner:**

**Phone** 1300 363 992 Privacy Enquiries Line

**Write to** Office of Federal Privacy Commissioner

**At** GPO Box 5218 Sydney NSW 2001

**Fax** 02 9284 9666

**Email** [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)

**Website** [www.privacy.gov.au](http://www.privacy.gov.au)

Details of how you may access these services will also be provided when you are advised of the outcome of our investigations or if we are unable to resolve your complaint within our specified time limits

#### Step 7. Credit Union response

Police Credit's Internal Dispute Register will be updated showing the result and wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.

#### Complaints about Breaches of the Mutual Banking Code of Practice

If you believe Police Credit has breached the Code, you can make a complaint to us. If we are not able to resolve the complaint to your satisfaction and the complaint involves a claim that you have suffered loss or detriment, you may refer the matter to the FOS, being the external dispute resolution scheme to which Police Credit belongs. If the complaint does not involve loss or detriment to yourself, you can refer the matter to the Code Compliance Manager, Code Compliance Committee at 1300 780 808.

**Police Association Credit Co-operative Limited**

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