

HOW CAN FIRE SERVICE CREDIT UNION HELP?

FSCU subscribes to the Customer Owned Banking Code of Practice and is obliged to comply with the requirements of the code and epayments code.

The Directors, Managers and Staff of Fire Service Credit Union Ltd (FSCU) 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 about how to have your complaints resolved.

So that Members have the opportunity to make these complaints known, FSCU has developed a Complaints & Dispute Resolution Scheme as an additional service to members free of charge.

This process means:

- You have a way of having your complaint addressed.
- Your Directors and Senior Management will be aware of the issue that is of concern to you.
- Procedures, Products and Practices can be adjusted, if possible, to improve our service.

THINGS YOU SHOULD KNOW ABOUT OUR INTERNAL DISPUTE RESOLUTION SCHEME

1. If your complaint involves your Visa Debit card, Insurance or Bridges Financial Services, steps 1 and 2 in the next section should be carried out, however, procedures may vary if the complaint or 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 complaint with FSCU using the Internal Complaints & Dispute Resolution Scheme.

3. If you use the FSCU Internal Complaints & Dispute Resolution Scheme, you may commence legal proceedings before, after or at the same time as using the Internal Complaints & Dispute Resolution Scheme.
4. FSCU's participation in the Internal Complaints & Dispute Resolution Scheme is not a waiver of any rights it may have under the law, or under any contract between you and FSCU.
5. This Guide is not a contract between you and FSCU, and it is not enforceable against FSCU.

STEPS YOU SHOULD TAKE IF YOU WISH TO USE OUR COMPLAINTS & DISPUTE RESOLUTION SCHEME

1. How to make a complaint

In most circumstances your complaint can be settled to your satisfaction by simply making us aware. You can raise your complaint with our Staff in person, over the phone, fax, email, via our website or in writing.

If the Staff Member is unable by reasons of authority or experience to handle the matter they will refer your complaint to a more senior or experienced person.

In the great majority of cases, at this stage your complaint will be dealt with promptly and to your satisfaction and you will not need additional assistance.

2. How to use our Complaints & Dispute Resolution Scheme

Where a complaint cannot be resolved to your satisfaction immediately, it may be necessary for you to answer some questions and complete a Complaint/Dispute Form in order that FSCU Management can properly investigate the complaint or dispute.

The Staff Member, when required, will assist you with registering your complaint or dispute. When receiving a verbal complaint or dispute the Staff Member may

complete the details of the Complaint/Dispute form on your behalf.

The Staff Member will then read the Complaint/Dispute Form to you and obtain your consent to its accuracy.

3. Acknowledgement

Where we are unable to resolve your complaint or dispute within 48 hours we will record it in our Complaints & Disputes Register and provide a written acknowledgement of your complaint to you in writing within 2 working days.

4. Investigation

Your complaint or dispute will then be fully investigated by an authorised officer and a decision made.

5. Timeframe

Our aim is to solve any complaint within 21 working days, although more complex cases may need up to 45 working days. If this happens we will write to you to let you know.

6. How will you be informed of the outcome?

We will advise you of the outcome of our investigation in writing.

7. What if you are not happy with the outcome?

If, in spite of our best efforts to resolve your complaint or dispute, you are still not happy or satisfied with the resolution, you have access to our external dispute resolution service AFCA (Australian Financial Complaints Authority) for an external review of the decision made.

AFCA is an independent and impartial body, approved by ASIC, established to resolve disputes between participating Financial Institutions and their Members which cannot be resolved internally.

This service is free to Members and has the power to make binding awards upon those Financial Institutions.

The Australian Financial Complaints Authority.

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

If, however, your complaint refers to Privacy concerns you will be referred to the Privacy Commissioner.

Privacy Commissioner contact details:

Post: GPO Box 5218
Sydney NSW 2001
Toll Free: 1300 36 3992
Fax: (02) 9284 9666
E-mail: enquiries@oaic.gov.au
Website: www.privacy.gov.au

8. Our Response

FSCU's Complaints & Dispute Register will be updated showing the result of the outcome and wherever appropriate, our Policies, Systems and Procedures will be adjusted and Staff counselled and/or provided with additional training.

HOW TO CONTACT US

Fire Service Credit Union

Mailing Address: 22 Chancery Lane
ADELAIDE SA 5000

Telephone No. (08) 8227 2222

Fax No. (08) 8227 2422

Website: www.fscu.com.au

E-mail: fscuhelpdesk@fscu.com.au

COMPLAINTS AND DISPUTE RESOLUTION GUIDE



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