

How can Fire Service Credit Union help?

We aim to provide quality products and services to our members, delivered with the highest level of service. We understand that sometimes things don't go according to plan and issues can arise.

So that you have the opportunity to make your complaint known, Fire Service Credit Union has an Internal Dispute Resolution procedure. This service is free of charge and easy to access, so you can lodge your complaint or feedback.

Hearing from you gives us the opportunity to improve our services.

We make communicating with us easier by:

- using plain English;
- making arrangements to help you make a complaint in your language;
- offering National Relay Service to you.

You may also appoint someone else to manage your complaint for you (such as a friend, family member or lawyer). If you let us, we will talk to your representative about your complaint.

Fire Service Credit Union recognise that everyone has a right to complain and are open to receiving complaints and demonstrate a commitment to resolving complaints through action.

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.

Using our Internal Dispute Resolution

1 How to make a complaint

You can raise your complaint with our Staff in person, over the phone, fax, email, via our website or in writing.

We welcome calls through the National Relay Service (NRS) if you are deaf, have a hearing impairment and/or have a speech impairment. Visit the NRS website to choose your preferred access point, or call the NRS Helpdesk on 1800 555 660 for assistance.

If English isn't your first language, you can access a free interpreter service through Translating and Interpreter Services (TIS), available at www.tisnational.gov.au. This service is provided by the Department of Home Affairs and is available in over 150 languages. You can ask our staff to arrange this service for you at any of our branches or over the phone.

2 Acknowledgement

We will acknowledge your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable.

3 What happens next?

The Staff Member who receives your complaint will try to resolve your issue as soon as possible "on the spot" if they can.

However if this is not possible they will refer your complaint to a more experienced member of staff who will then try to resolve your issue promptly.

Where a complaint cannot be resolved to your satisfaction immediately it may require further investigation and we will keep you informed of the progress.

4 How will you be informed of the outcome?

We try to achieve an outcome as soon as possible, being within 5 days, but it may take up to 21 days for certain complaints.

We may take more time though if there are complex circumstances or circumstances beyond our control causing a delay, or if we need more information from you.

If this is the case, we will advise you in writing within 30 days of receiving your complaint (or 21 days for certain credit-related complaints) and let you know when you can expect an outcome.

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

5 What if you are not happy with the outcome?

If you are not satisfied with our response or handling of your complaint you can contact 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.

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The Australian Financial Complaints Authority

Online: www.afca.org.au/

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: GPO Box 3, Melbourne Vic 3001

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

Office of the Australian Information Commissioner

Post: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

6 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.

For further information, our contact details are:

Phone: (08) 8227 2222

Fax: (08) 8227 2422

Email: fscuhelpdesk@fscu.com.au

Website: www.fscu.com.au

Mail: Level 1, 22 Chancery Lane, Adelaide

Office Hours

Monday to Friday 8.30am – 4.45pm

Tuesday 9.30am – 4.45pm

Things you should know about our Internal Dispute Resolution procedure

- If your complaint involves Visa or one of our third party business partners, procedures will vary. This is different because more specific legislation or codes of practice may apply.
- You are not obliged to pursue a complaint with us using the Internal Dispute Resolution procedure. However, if you raise your complaint with AFCA first, AFCA may refer your complaint to us.
- If you use our Internal Dispute Resolution procedure, you may commence legal proceedings before, after or at the same time.
- Our participation in the Internal Dispute Resolution procedure is not a waiver of any rights it may have under the law, or under any contract between you and Fire Service Credit Union.



Complaints and Dispute Resolution

Effective 5 October 2021

Fire Service Credit Union Ltd

ABN 17 087 651 152

AFSL and Australian Credit Licence 237515