



How can Manly Warringah Credit Union Help?

The directors, managers and staff of our Credit Union 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, your Credit Union has developed a Complaints and 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 or rediCARD, Insurance or Bridges Financial Services, steps 1 and 2 in the next section must be carried out however, procedures may vary 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 the Credit Union using the Internal Dispute Resolution Scheme.

3. 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.

4. The Credit Union's participation in the Internal Dispute Resolution Scheme is not a waiver of any rights it may have under the law, or under any contract between you and the Credit Union.

An example of a contract between you and the Credit Union may be a loan contract, a mortgage, a guarantee, terms and conditions of an account or the terms and conditions of use for a Visa and/or rediCARD.

5. This Guide is not a contract between you and the Credit Union, and it is not enforceable against the Credit Union.

Steps you should take if you wish to use our 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 e-mail 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.

DISPUTE RESOLUTION GUIDE

Manly Warringah Credit Union Limited

ABN 81 087 650 299

DISPUTE RESOLUTION GUIDE (DRG)

This DRG is issued by:
Manly Warringah Credit Union Limited
Australian Financial Services Licence 239074

Date 1st December 2009

Information in this guide is current as at the date noted above

2. How to use our Dispute resolution scheme

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 the credit union's management may properly investigate the complaint.

The staff member, when required, will assist you with registering your complaint/dispute. 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.

3. Notification

Where we cannot immediately settle your complaint/dispute we will record it in our internal register and provide a written acknowledge receipt of it to you in writing within 2 working days.

4. Investigation

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

5. How will you be informed of the outcome?

Our aim is to solve any complaint within 14 working days, although more complex cases (e.g. a complaint about an overseas card transaction) we may need up to 45 working days. If this happens we will write to you to let you know.

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

If in spite of our best efforts to resolve your complaint, you are still not happy or satisfied with the resolution, you have access to the Financial Ombudsman Service (FOS) for an external review of the decision made.

The FOS is an independent and impartial body 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.

Financial Ombudsman Service contact details:

GPO Box 3, Melbourne Vic 3001
Toll Free: 1300 78 0808
Fax: (03) 9613 6399
E-mail: info@fos.org.au
Website: www.fos.org.au

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

Privacy Commissioner contact details:

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

7. Our Response

The Credit Union's Internal 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.

Contact Details

Head office

17-19 Oaks Ave, Dee Why NSW 2099
Mailing Address PO Box 1964 Dee Why NSW 2009
Telephone No. 1300 13 1964
Fax No. (02) 9972 3800

Dee Why branch

17 Oaks Ave, Dee Why NSW 2099
Telephone No. (02) 9981 8416
Fax No. (02) 9982 4685

Manly branch

48 Sydney Rd, Manly NSW 2095
Telephone No. (02) 9976 3000
Fax No. (02) 9977 8822

Mona Vale branch

5 Bungan St, Mona Vale NSW 2103
Telephone No. (02) 9999 1499
Fax No. (02) 9979 8147

Warringah Mall branch

Shop 481 Warringah Mall
Telephone No. (02) 8978 8000
Fax No. (02) 9905 7567

Website www.mwcu.com.au

E-mail info@mwcu.com.au

Phone 1300 13 1964

Manly Warringah Credit Union Limited

ABN 81 087 650 299
Australian Financial Services Licence 239074