

# RESOLVING YOUR CONCERNS



 **Community CPS Australia**  
*Share the difference*

 **United  
Community**

 **Companion**  
credit union

 **Wagga**  
Mutual

# The first step is to talk to us.

## PLEASE CONTACT US FIRST.

We are committed to helping you achieve your financial goals. We strive to provide you with a full range of quality financial products and a high level of personal service.

As a member-owned financial institution we value and appreciate your feedback as it helps us to understand your financial needs and to do things better.

If you have a concern, complaint or something you would like to pass on to us, please contact us in the first instance to enable us to investigate the matter. This is a free service offered to members and an interpreter can be provided if required.

## WE WOULD LIKE TO HELP.

There are several ways you can contact us:

- Talk with one of our consultants at a Branch, or call 13 25 85.  
A Consultant will try to assist you in the first instance. If they are unable to resolve your issue to your satisfaction, they will forward the complaint on to a Manager; or
- You can write to us at:  
C/- The Member Advocate (*refer to back page*); or
- Send us an email (*refer to back page*).

## HOW WILL WE RESPOND?

We always aim to resolve issues as quickly as possible. Some complicated issues may take a little longer to resolve, but rest assured we will look into it quickly. You can expect to hear from us within 5 working days, however sometimes it may take longer to fully investigate the issue. Should this happen, we will phone or write to let you know our progress.

## THINGS YOU SHOULD BE AWARE OF.

Participation in the internal dispute resolution procedure does not waive any contract between you and us. An example of a contract between you and us may be a loan contract, a mortgage, a guarantee, the terms and conditions of an account, or terms and conditions of a Visa Debit card or rediCARD.

## FURTHER STEPS YOU CAN TAKE.

If you are unhappy with the outcome received from us, you need to advise us in writing so that we can escalate the complaint to a dispute level.

The dispute will be reviewed and dealt with by The Member Advocate who has the appropriate powers to investigate and resolve the dispute. The Member Advocate will normally deal with the dispute within one month of receiving it, and send you a written response of the decision made.

If the matter remains unresolved after 45 days, or you are unhappy with the final outcome, you may refer the matter on to the Financial Ombudsman Service Ltd.

The Financial Ombudsman Service Ltd is a free and independent service providing mediation between Financial Service Providers and their members.

**However, please be aware that the Financial Ombudsman Service Ltd can only provide mediation after we have responded to you in the first instance.**

**A brochure detailing the service offered by the Financial Ombudsman Service Ltd is available on request.**

Throughout this process you are not obliged to pursue your dispute with us. You may choose to commence legal proceedings, which you are able to do at any stage of the complaint process. Legal costs will usually be borne by you if you choose this course of action.

**Member Contact Centre**

Tel: 13 25 85

**Websites**

[www.communitycps.com.au](http://www.communitycps.com.au)

[www.unitedcommunity.com.au](http://www.unitedcommunity.com.au)

[www.companion.com.au](http://www.companion.com.au)

[www.waggamutual.com.au](http://www.waggamutual.com.au)

**Fax:** (08) 8231 3060

**Post:** GPO Box 1430 Adelaide SA 5001