

# The Mac complaints and dispute resolution guide

effective 1st July 2013



Macarthur Credit Union Ltd  
ABN 83 087 650 244  
AFSL/Australian credit licence No. 239933  
MAC56 07/13

## COMPLAINTS AND DISPUTE RESOLUTION GUIDE

The Mac (Macarthur Credit Union Ltd) understands that, although we do our best to provide a high level of service, you may at times feel there are issues that have not been resolved to your satisfaction.

This brochure explains what steps you may take to have a complaint resolved internally. As well, an External Dispute Resolution Scheme is available, should a complaint become a dispute. These services are available free of charge to Members.

### 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 you are not satisfied with the response that you receive.

## WHAT DO I DO IF I HAVE A COMPLAINT?

The Mac (Macarthur Credit Union Ltd) has a formal complaints handling procedure that we follow.

In most instances your complaint can be settled to your satisfaction by simply making us aware of it. You can raise the complaint with our staff either verbally over the counter or by telephone, or in writing by letter, facsimile, memo or email.

Phone 1300 622 278  
Address PO Box 121 Camden NSW 2570  
Fax 02 4655 6447  
Email [mail@themaccu.com.au](mailto:mail@themaccu.com.au)

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 person. In the majority of cases at this stage your complaint will be dealt with promptly and to your satisfaction.

When a complaint is not made in writing and cannot be resolved to your satisfaction immediately, we may ask you to complete a Complaint Form. This will be in your own words stating the facts pertaining to your complaint.

Irrespective of whether a complaint is made verbally or in writing, it may be necessary for us to contact you to obtain further information in order for the Credit Union's management to properly investigate your complaint.

Where your complaint concerns a loan account, you are urged to send written notification of the complaint to us as soon as possible. This is in order to avoid losing any rights that are available to you under consumer credit laws.

We will write to you when a determination has been reached and set out the reasons behind the determination. Under normal circumstances you should receive a response within a few days.

## **WHAT DO I DO IF I'M STILL NOT HAPPY?**

Should you feel that your complaint with us has not been satisfactorily resolved, you may contact the Financial Ombudsman Service (Mutuals) (FOS).

The FOS is a free and independent dispute resolution service for certain Credit Unions and their affiliates operating in Australia. The Mac (Macarthur Credit Union Ltd) is a participating member of FOS.

The FOS is able to investigate disputes and make decisions that are binding on the Credit Union.

## **FURTHER INFORMATION**

Refer to the Financial Ombudsman Service (Mutuals) brochure 'How to Resolve Your Dispute'.

### **CONTACT**

Financial Ombudsman Services Limited (Mutuals Division)  
GPO Box  
Melbourne VIC 3001  
Tel: 1300 780 808  
Fax: 03 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Web: [www.fos.org.au](http://www.fos.org.au)



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