



Effective 3 March 2009



Australian Defence Credit Union Limited  
ABN 48 087 649 741 AFSL No. 237 988  
The information in this brochure is effective as at 03 March 2009

The Directors, Executive Managers and staff of Australian Defence 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.

To ensure that you have the opportunity to make your complaints known, we have developed a Complaints and Dispute Resolution procedure. This procedure means:

- you have a way of having your complaints addressed;
- our Directors and Executive Management will be aware of the issue that is of concern to you; and
- procedures and products may possibly be adjusted, to improve our service.

This procedure is free of charge to members. However, standard charges may apply in accordance with our fees and charges for copies of previous transactions or retrieval of documents from archives, where requested by you.

#### **▲ WHAT IS A COMPLAINT?**

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A complaint is a verbal or written expression of dissatisfaction by a member about a product or service provided by Australian Defence Credit Union.

#### **▲ WHAT IS A DISPUTE?**

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A dispute arises if you make a complaint to Australian Defence Credit Union about a credit union product or service, and you are not satisfied with the response you receive.

## **▲ INTERNAL DISPUTE RESOLUTION**

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If your complaint involves ATM, EFT transactions or privacy issues it will be necessary to provide full details of the complaint in writing, as more specific legislation or Codes of Practice apply.

You are not obliged to pursue a dispute with Australian Defence Credit Union using the Internal Complaints and Dispute Resolution procedure.

If you use the Internal Complaints and Dispute Resolution procedure, you may commence legal proceedings before, after, or at the same time as using the Internal Complaints and Dispute Resolution procedure.

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

An example of a contract between you and Australian Defence Credit Union may be the terms and conditions of an account or the terms and conditions of a Visa Card or Redicard.

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

## **▲ HOW TO MAKE A COMPLAINT OR REQUEST RESOLUTION OF A DISPUTE**

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

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 your complaint will be dealt with to your satisfaction at this stage, and you will not need additional assistance.

All complaints and disputes will be recorded in our Complaints and Disputes 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 to allow the Dispute Resolution Manager to properly investigate the complaint.

Where the staff member cannot immediately settle the complaint/dispute we will acknowledge receipt of it to you in writing within two working days. We will also advise you in writing of the procedures for investigating and handling your complaint/dispute.

### **▲ DISPUTE INVESTIGATION**

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Your dispute will be fully investigated by the Dispute Resolution Manager and a decision made on the matter. You may contact the Dispute Resolution Manager as follows:

Dispute Resolution Manager  
Australian Defence Credit Union  
PO Box H151  
Australia Square NSW 1215  
Phone: 1300 13 23 28  
Fax: (02) 9240 4120  
Email: [service@adcu.com.au](mailto:service@adcu.com.au)

In the majority of cases you will be advised of the outcome in writing within 21 working days. Should there be exceptional circumstances causing a delay, we will advise you.

## ▲ EXTERNAL DISPUTE RESOLUTION

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If you are still not satisfied with the outcome of your dispute, you have access to an External Dispute Resolution scheme through the Credit Union Dispute Resolution Centre. This service is provided at no cost to our members. If your dispute involves privacy issues and has not been resolved to your satisfaction, you will be referred to the Privacy Commissioner.

The contact details for the Credit Union Dispute Resolution Centre are as follows:

- Website: [www.fos.org.au](http://www.fos.org.au)
- Financial Ombudsman Service Limited  
(Mutuals Division)  
GPO Box 3 Melbourne VIC 3001
- Toll Free Call: 1300 780 808
- Fax: (03) 9613 6399
- Email: [info@fos.org.au](mailto:info@fos.org.au)

**Website and Online Banking**

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

**All Enquiries & 24 Hour Phone Banking**

1300 13 23 28

**Email**

[service@adcu.com.au](mailto:service@adcu.com.au)

**Australia Wide Branch Network.**



The information contained in this guide is correct as at 03 March 2009. Please ensure that you have a current edition as this information is subject to change.  
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