

Australian Financial Complaints Authority (AFCA)

AFCA is an independent organisation offering free and accessible dispute resolution services to the customers of financial services providers across Australia.

The service is free to consumers.

AFCA treats all disputes as confidential between you, the FSP (Financial Services Provider) and their office.

How to contact AFCA?

Phone: 1800 931 678

Post: Australian Financial Complaints Authority
GPO Box 3,
Melbourne Vic 3001

Email: info@afca.org.au

Website: www.afca.org.au

9am–5pm AEST. Calls will be charged for the cost of a local call from landlines. Calls from mobile phones will be charged at the applicable rate from your carrier.

Administrative office

Lithgow

1 Ordnance Avenue
Ph: 1300 369 900
Fax: (02) 6351 3148

Branch Locations

Lithgow

148 Main Street
Ph: (02) 6354 1615

Bathurst

75-77 William Street
Ph: (02) 6354 1611

Blackheath

28 Govetts Leap Road
Ph: (02) 6354 1610

Mudgee

Shop 1,
82 Church Street
Ph: (02) 6354 1613

Call 1300 369 900

Visit www.familyfirst.com.au

Email enquiries@familyfirst.com.au

Resolving Problems

Effective 1st November 2018



Family First Credit Union Limited

ABN 39 087 650 057 | AFSL & Australian credit licence No 241068

Let's talk about it

The simplest way of solving a problem is to talk to someone about it. If you are unhappy about something to do with a product or service we'd like to hear about it.

Our staff are trained to efficiently and courteously deal with all types of problems. So don't hesitate to speak to our staff if something is troubling you. We'd like to know about anything which affects the relationship you have with us.

Who do you complain to?

The first place you should take any complaint is to a member of our staff. If at all possible, the problem will be resolved immediately. However, if our staff member is unable to assist, please speak to a supervisor or manager. Our supervisor or manager will try to resolve the matter by the next business day.

You may also make a complaint using our Query, Comment or Complaint service in our website at www.familyfirst.com.au or by calling us on 1300 369 900.

How long will it take?

Frequently, complaints are simple cases of confusion or misunderstanding, which can be sorted out to everybody's satisfaction very quickly.

However, not all complaints can be dealt with quickly. Our supervisor or manager will advise you if he or she is unable to resolve your complaint by the next business day.

Our aim is to have your complaint resolved within 14 days, although in more complex cases (eg a complaint about a card transaction overseas) we may need up to 45 days. If this happens we will write to you to advise of this.

How will you notify me of the outcome?

We will ring or write to you notifying you of the outcome. If this is not in your favour, we will write to you telling you:

- The reasons for the decision
- About the evidence we relied on in reaching our decision
- About the consequences of the decision for you
- About what further action you can take.

What further options do we have?

If you are not satisfied with the final outcome of your complaint, you may pursue the matter further with the Financial Ombudsman Service.

Other things you should be aware of

You should be aware of the following things about our internal dispute resolution procedure:

- You are not obliged to pursue a dispute with us using our internal dispute resolution procedure. If

you do use our internal dispute resolution, you may commence legal proceedings against us before, after or at the same time as using our internal dispute resolution procedure.

- Our participation in the internal dispute resolution procedure is not a waiver of any rights we may have under the law, or under any contract between the Credit Union and yourself. An example of such a contract may be a loan contract, a mortgage, a guarantee, the terms and conditions of a Visa card or rediCARD.

This brochure itself is not a contract between the credit union and yourself, and it is not enforceable against us.

