

Dispute Resolution Policy

Internal Dispute Resolution Scheme

We value, encourage and learn from your feedback. At bcu we have an Internal Dispute Resolution Scheme for handling complaints:

You may lodge a complaint, including complaints in relation to electronic payment facilities, either verbally at one of our stores, by phone, mail or email (contact details follow).

- The first and most important step in lodging a complaint is to talk to us. We will do our very best to resolve your complaint quickly and efficiently.
- If this is not possible, you should put your complaint in writing so that we can understand the nature of the complaint and how you would like it to be resolved. Written complaints will be responded to immediately by phone and, if this is not possible, a letter of acknowledgement will be sent to you.
- Our staff are trained to deal with Members lodging a complaint in a courteous and helpful manner. They will assist you in lodging a complaint.
- Once all relevant information is received, we will commence a thorough investigation of your complaint within 24 hours and will keep you fully informed throughout the process.
- If your complaint cannot be resolved immediately at the store, it must be referred to our Disputes Resolution Officer who will attempt to resolve the complaint as soon as possible.
- If your complaint is not resolved within 5 business days we will respond to you in writing within a maximum of 45 days (21 days for hardship disputes) of your initial complaint.
- If your complaint is not resolved within 45 days (21 days for hardship disputes), we will notify you that you are entitled to pursue the complaint with the external disputes resolution scheme. We are a member of the Australian Financial Complaints Authority (AFCA)

Fairness, timely response, staff training and regular review of the effectiveness of our procedures are all important aspects of our scheme.

We respect your privacy by fully complying with our obligations under the Privacy Act 1988.

bcu complies with the ePayments Code for complaints about electronic payment facilities.

Contact details:

Disputes Resolution Officer:

Telephone: 02 6598 8810 or 1300 228 228

Facsimile: 02 6690 3772

Email: mail@bcu.com.au

Mail: *Disputes Resolution Officer*

bcu

PO Box 1563

Coffs Harbour NSW 2450

The Disputes Resolution Officer reports to our Disputes Resolution Committee, which is made up of:

- bcu Chief Governance and Risk Officer
- bcu Chief Operating Officer
- bcu Manager Governance

External Dispute Resolution Scheme

The Australian Financial Complaints Authority (AFCA) has been established to assist participating credit unions and their Members resolve complaints in a fair, timely and cost-effective manner.

AFCA is funded by participating credit unions as part of their ongoing commitment to customer service. It should be noted that small businesses may also be considered “consumers” under AFCA.

Consumer access to the Scheme will be via the Office of the Ombudsman. Staff at the office will respond to consumer complaints and enquiries involving transactions with bcu, and will facilitate the resolution of disputes.

The Ombudsman is accountable to the AFCA Board of Directors, an equal number of Consumer and Industry Representatives and an Independent Chair.

How can AFCA help?

The Office of the Ombudsman can help you with:

- Independent and impartial consideration of your complaint at no cost and without prejudice.*
- General information about how to make a complaint in the first instance to bcu.
- General information about the relevant Codes of Practice and the ePayments Code.

* Note: without prejudice means:

- You do not lose any of your legal rights.
- You can withdraw from the process at any time.
- You are able to pursue your complaint in a different manner if you do not accept our decision.

Contacting AFCA

You must first try to resolve your complaint directly with us. AFCA cannot accept a complaint if you have not attempted to resolve it directly with us first.

If you are not satisfied with our response, you can file a complaint with the Office of the Ombudsman. Contact details are provided in the “**How to Contact the Australian Financial Complaints Authority (AFCA)**” section at the end of this Policy.

A Complaint Form is also available from any bcu store, or from the AFCA website. You can also lodge your complaint electronically at www.afca.org.au. After you have lodged your complaint, a case officer will contact you within three business days to discuss your complaint and how it may be resolved.

AFCA will then investigate your complaint (if it falls within the Rules) and facilitate a negotiated settlement between you and bcu. If a negotiated settlement cannot be reached between you and bcu, AFCA will make a determination.

If AFCA cannot assist you with your complaint, it will try to identify another organisation that may be able to assist.

Important Points:

When you contact AFCA, you can discuss your complaint with someone independent.

- If you make a complaint to AFCA your only cost is that of a local phone call.
- By bringing your dispute to AFCA, you lose none of your legal rights.
- You will not be bound by any decision that AFCA makes if you do not agree with the outcome.
- Your participation in the dispute resolution process is completely voluntary and you are free to withdraw at any time.

Does your complaint fall within the Rules?

AFCA will be able to help you if your complaint concerns a product or service provided by bcu. Some examples of possible complaints are:

- Withdrawal or deposit errors.
- Unauthorised transactions.
- ATM or eftpos malfunctions.
- Incorrect application of fees and charges.
- Delays and other contractual issues.
- Breaches of privacy or confidentiality.
- Breaches of relevant Codes of Practice and the ePayments Code.

There are a number of ways in which your complaint may fall outside the capacity of AFCA to assist, such as:

- AFCA cannot look into your complaint if the amount of your claim exceeds \$500,000.
- AFCA cannot look into your complaint if it is about a commercial judgment made by bcu. An example of this would be if you were refused a loan because we did not believe you could meet the repayments.

How to contact the Australian Financial Complaints Authority (AFCA)

If you have a complaint or would like to receive further information about the Australian Financial Complaints Authority, you can contact them as follows:

Telephone: 1800 931 678

Mail: The Ombudsman
Australian Financial Complaints Authority
GPO Box 3,
MELBOURNE VIC 3000

Website: www.afca.org.au

Police & Nurses Limited Registered Office:
Level 6, 556 Wellington Street
Perth
WA 6000

bcu, a division of Police & Nurses Limited
ABN 69 087 651 876
AFSL No. 240701
Australian Credit Licence No. 240701