



## Resolving Problems

SWSbank offers our members an internal dispute resolution procedure which is:

- Readily accessible
- Free of charge

### 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 would 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 the "Contact Us" page on our website at [www.swsbank.com.au](http://www.swsbank.com.au) or by calling us on **(02) 6384 1111**

### 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 (e.g. a complaint about a card transaction overseas) we may need up to 30 days. If this happens we will write to you advising 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
- the evidence we relied on in reaching our decision
- the consequences of the decision for you
- what further action you can take.

### What further options do you have?

We are a member of the **Australian Financial Complaints Authority (AFCA)**.

AFCA provides an external and impartial procedure for resolving disputes between credit unions and their members. AFCA is free of charge to members.

If you are not satisfied with the final outcome of your complaint, you may tell us to pursue the matter further with the AFCA/FOS. With your written consent, we will then refer the matter, and copies of all documents and correspondence concerning the complaint, to the AFCA. If we fail to do this, or if we fail to resolve your complaint within 30 days, you may refer the matter to the AFCA yourself.

With the Australian Financial Complaints Authority:

Online [www.afca.org.au](http://www.afca.org.au)  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Phone 1800 931 678  
Mail Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

### 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 process, 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 SWSbank and yourself. An example of such a contract may be a loan contract, a mortgage, a guarantee or the terms and conditions of a Visa card.

*This brochure itself is not a contract between SWSbank and yourself, and it is not enforceable against us.*

**Should you wish to receive more information in regards to our Internal Disputes Resolution procedure please direct your enquiries to:**

The Complaints Officer  
PO Box 84  
YOUNG NSW 2594  
[complaints@swsbank.com.au](mailto:complaints@swsbank.com.au)  
Phone: 02 6384 1111

South West Slopes Credit Union Ltd trading as SWSbank  
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