

Problem & Complaints Resolution Guide

Problems, Complaints and Disputes

If BDCU Alliance Bank makes a mistake or our service doesn't meet with your expectations, we would like to know about it.

BDCU Alliance Bank has an internal dispute resolution procedure to ensure our members' concerns are dealt with quickly and fairly. We aim to solve problems and complaints in a friendly and fair manner.

If you believe an error has been made with any transaction, charge, refund or payment, or on your statement of account, please notify us immediately so we can provide assistance. To provide the fastest possible resolution, please advise us by contacting your nearest Advice Centre or calling our Member Service Line on 024860 4000. We will correct any error we have made as soon as possible.

If we find an error was made, we will make the appropriate adjustments to your account including interest and charges (if any) and will advise you of the amount of any adjustment.

Please let us know

We'd like to be the first to know if you are not happy with any of our products or services. We would also like to know if there is anything else that affects your satisfaction as a member, or if you simply believe that we can do something better. By advising us, you give us the opportunity to review our products, services and procedures to help improve our service to you and the community.

How to make a complaint

To provide the fastest possible resolution, you should speak with one of your Advice Centre staff or Manager, or contact us by:

- calling our Member Service Line on 024860 4000 to speak to a member service officer during business hours; or
- sending a letter to Member Services PO Box 2215 Bowral NSW 2576; or
- faxing a letter to the attention of our Retail Services Manager on 02 4861 6222 ; or
- emailing us at memberservice@bdcualliancebank.com.au to the attention to Retail Services Manager; or
- completing the "Problem /Complaint Form" on our website at www.bdcualliancebank.com.au

To assist us in resolving your problem or complaint you should;

- report it promptly,
- state clearly the nature of the problem or complaint; and
- have all documents and background information readily available.

Our staff are trained to assist you through this problem solving process and we will always try to resolve your problem immediately.

If you have a Privacy concern or complaint or issue with our handling of your personal information (including credit-related information), please contact us.

You can also contact the Privacy Officer to make a complaint if you believe the privacy of your personal information has been compromised or is not adequately protected.

Once a complaint has been lodged, the Privacy Officer will acknowledge your contact within 7 days and deal with the issue within 30 days. If you are still not satisfied, you can contact external bodies that deal with privacy complaints. The *Financial Ombudsman Service*, which is our external dispute resolution scheme, or the Federal Privacy Commissioner.

If your complaint is in relation to a credit contract you may also have additional rights under the National Credit Code. Further information about these rights may be obtained by phoning our Member Service Line during business hours.

If you believe we have breached the Code of Banking Practice, you can make a complaint to us. If we are not able to resolve the complaint to your satisfaction and the complaint involves a claim that you have suffered loss or detriment, you may then refer the matter to our External Dispute Resolution (EDR) scheme to which we belong. If the complaint does not involve a claim that you have suffered loss or detriment, you can report it to the Compliance Manager, Code Compliance Committee – 1300 780 808.

How long will it take?

Most often BDCU Alliance Bank will be able to solve your problem on the spot or by the end of the next business day.

Not all issues can be resolved this quickly however, and may be referred to the relevant manager who will investigate and aim to advise you of the outcome, generally within 10 working days, but not longer than 21 days.

In more complex cases (e.g. a complaint about an overseas card transaction) we may need up to 45 days. If this happens, we will keep you informed, and where appropriate, write and advise you of the progress and details of how long BDCU Alliance Bank expects it will take to resolve your complaint.

Notifying you of the outcome

We will ring or write to you notifying you of the outcome. We will always aim to reach a fair solution with our members. However, if the result is not in your favour, we will write and advise you of:

- the reasons for the decision
- the evidence we relied on in reaching our decision.
- the consequences of the decision for you; and
- any further action you may take if you do not agree with our decision.

DISPUTES

We are a member of the Financial Ombudsman Service (FOS). FOS provides an external and impartial procedure for resolving disputes. Where you do not agree with our decision or your complaint is not resolved within the required timeframes, you have the right to take your complaint to FOS.

Our FOS scheme cannot deal with your dispute unless you have attempted to resolve the problem with us first; and either:

- we have made a formal proposal to resolve the complaint, and you have told us that the proposal is not acceptable to you; or
 - at least 45 days has elapsed since you made your complaint
- whichever occurs sooner.

IMPORTANT INFORMATION

BDCU Alliance Bank's participation in the internal dispute resolution scheme is not a waiver of any right it may have under the law, or under any contract between you and us. An example of a contract between you and us may be a loan contract, a mortgage, a guarantee, the terms and conditions of an account or the terms and conditions of a Visa Card or RediCard.

This brochure is not a contract between you and BDCU Alliance Bank and is not enforceable against us.

BDCU Limited (BDCU Alliance Bank)

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BOWRAL NSW 2576
ABN 44 087 649 787
Member Service Line **02 4860 4000**
Fax 02 4861 6222
Email

memberservice@bdcualliancebank.com.au

Website www.bdcualliancebank.com.au

BDCU Alliance Bank Privacy Officer

411 Bong Bong St
Bowral NSW 2576
Phone **02 4860 4000**
Email: memberservice@bdcualliancebank.com.au

Financial Ombudsman Service

GPO Box 3
Melbourne VICTORIA 3001
Phone **1300 78 08 08**
Fax 03 9613 6399
Email info@fos.org.au
Website: www.fos.org.au

The Financial Ombudsman Service is provided to you free of charge.

Federal Privacy Commissioner

GPO Box 5218
Sydney NSW 2001
Phone **1300 363 992**
Website: www.oaic.gov.au

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