



DISPUTE RESOLUTION

Northern Inland Credit Union Ltd ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022
Tel: 1300 65 65 81 ComplaintsOfficer@nicu.com.au

When you have a complaint or you believe an error has occurred, please contact the Complaints Officer.

We try to resolve your complaint when we first receive it. You do not have to use this process. Using the process doesn't stop you from taking legal advice or action. It does not affect your rights. It does not change the contract or products you have with Northern Inland. If you have a complaint about an Allianz or Travelex product, we help you to refer your complaint with Allianz Travelex.

To make a complaint you can tell us about it in a way that suits you:

- Telephone 1300 65 65 81
- Collect a Complaints Form from any branch, our website www.nicu.com.au or ask for one to be mailed to you. There is a form on the reverse side of this page.
- Email the Complaints Officer at ComplaintsOfficer@nicu.com.au
- Write to the Complaints Officer at NICU Ltd, PO Box 652 Tamworth NSW 2340.

The information you need to give includes your Membership number, account, information about the transaction or incident (the date, the time, the amount if relevant). If more information is needed the Complaints Officer contacts you. Depending on your complaint, the Complaints Officer may need to speak to other staff and providers about your concerns.

After the Complaints Officer receives your complaint the matter is investigated. The Complaints Officer makes a decision of what action to take. Within 21 days of receiving your complaint, you receive a letter setting out:

- The action taken and the reasons for deciding upon it
- The consequences of the decision
- What action is now available to you – such as using our External Dispute Resolution Process.

If the complaint isn't resolved in 21 days you receive a letter setting out why more time is needed, and what progress has been made. Most complaints resolve within 45 days at the most, unless exceptional circumstances exist.

In resolving your complaint we look at making changes to stop the incident happening again, and any action we can take to improve your banking experience. You can discuss feedback on your complaint by contacting the Complaints Officer.

If you are unhappy with the outcome you have free access to an **External Dispute Resolution** process if you have first tried to resolve the complaint with us. You can contact the Financial Ombudsman Service (FOS). FOS has jurisdiction over matters including unauthorised transactions, errors, fees, delays, contractual issues, and breaches of the Customer Owned Banking Code of Practice and the ePayments Code of Conduct. In some cases FOS may refer you to another organisation. FOS investigates your complaint and negotiates a resolution between you and Northern Inland, or imposes a decision which, if accepted by the parties, is binding. You do not need legal representation to use either the Internal or External Dispute Resolution Process, and there is no charge. If you think Northern Inland has breached the Customer Owned Banking Code of Practice, you can refer your complaint to the Code Compliance Committee, care of FOS. Please note the External Dispute Resolution provider for Travelex and Allianz is also FOS.

Contact FOS Tel: 1800 367 287 or 1300 78 08 08 Fax: (03) 9613 6399 Mail: FOS, GPO Box 3, MELBOURNE VIC 3001.
Email/web: info@fos.org.au for general queries. Use the online form for disputes, on the website: www.fos.org.au

CUSTOMER OWNED BANKING CODE OF PRACTICE – Our 10 Key Promises to you

We will be fair and ethical in our dealings with you. We will always act honestly and with integrity, and will treat you fairly and reasonably in all our dealings with you.

We will focus on our Members. We will place a high priority on service, competitiveness and Member focus. We will provide friendly and reliable service to our Members and customers.

We will give you clear information about our products and services. We will provide clear and accessible information about our products and services, so that you can make an informed decision about the product you want. We will disclose interest rates, fees and charges in an accessible and clear format and provide you with regular account statements. We will give you information on how to minimise fees and charges. Our advertising and promotional material will not be misleading.

We will be responsible lenders. We will lend responsibly, and will try to assist you if you find yourself in financial difficulties.

We will deliver high customer service and standards. We will issue and distribute products and provide services that are useful, reliable and of value to our Members and customers. We will make sure our staff and agents or representatives are well trained. We will promote secure and reliable banking and financial services, and keep you up to date on any changes to the products and services we provide to you. We will treat your personal information as private and confidential.

We will deal fairly with any complaints. We will handle complaints promptly and fairly and provide you with information on avenues for resolving disputes if we are not able to reach an agreement with you.

We will recognise Member rights as owners. As mutual institutions our Members are our owners. We will ensure you receive information on the benefits, costs and impact of any reasonable proposal to change our mutual structure. As far as possible, we will ensure that any information on proposals to change our mutual structure provided to you by other parties is fair and not misleading.

We will comply with our legal and industry obligations. We will be responsible, prudent managers of our institution, and will comply with all our obligations under the law and relevant codes of practice. We will act fairly and consistently with good banking and financial service industry practice.

We will recognise our impact on the wider community. Credit unions and mutual building societies have a strong community focus. We will take account of the impact of our operations on staff, the communities we serve and our Members. We will promote community engagement and will contribute to community activities and projects.

We will support and promote the Customer Owned Banking Code of Practice. We will ensure our staff are trained to put it into practice, and support its monitoring and effectiveness.

