

INTERNAL COMPLAINT AND DISPUTE RESOLUTION GUIDE

RESOLVING PROBLEMS

The Capricornian offers our members an internal dispute resolution procedure that is:

- readily accessible; and
- free of charge

This document explains the internal dispute resolution procedure at The Capricornian Limited.

Let's discuss the problem

The simplest way of solving a problem is to talk to someone about it. If you are unhappy regarding any of The Capricornian Ltd's products or services, we would like to hear about it. Our staff are trained to efficiently and courteously deal with all types of problems. Please do not hesitate to contact us if you are not completely happy with any aspect of your dealings with The Capricornian Ltd.

Who do you complain to?

You can report a complaint about any Capricornian Ltd product or service to any staff member of the Credit Union. If at all possible, the problem will be resolved immediately. If this is not possible, your problem will be referred to a supervisor or manager, who will try to resolve the problem by the next business day.

You may also make a complaint:

- by calling us on 1300 314 900
- by email at info@capricornian.com.au

We will usually need your full name, contact details, a short description of your complaint and your desired resolution for us to help you.

If you need some help, contact us using any of the above channels and we will try to assist you e.g. by connecting you with a translation service.

What happens when you make a complaint?

We aim to acknowledge your complaint within 1 business day. When we do so, we will also let you know how you can obtain general feedback and progress/status reports of the complaint.

We will investigate your complaint and contact you if we need more information.

When we complete our investigation, we will let you know the outcome.

How your complaint may be resolved will depend on your complaint.

How will you notify me of the outcome?

We will contact you by phone or mail to notify 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

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. A 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.

What further options do you have?

If you are not satisfied with the final outcome of your complaint, or if we fail to resolve your complaint within 30 days, you may pursue the matter further with the Australian Financial Complaints Authority. You can submit a complaint to the Australian Financial Complaints Authority:

- on their website at www.afca.org.au
- by emailing them at info@afca.org.au
- in writing to:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001

- by calling them on 1800 931 678