

## DISPUTE RESOLUTION GUIDE

The aim of Endeavour Mutual Bank is to provide quality service and to meet the needs of our members. Where you feel there is room for improvement or you have a concern or an issue that needs to be addressed, please let us know. We welcome the opportunity to resolve your concerns and this guide sets out our internal processes so that any issues you may have are addressed promptly.

**Where & to whom complaints can be made** – You may raise complaints with our staff at any branch, by telephone or in writing and our contact details are set out below.

**Timetable** – If your issue cannot be resolved immediately to your satisfaction, the timetable for handling your complaint is:

Response	within 3 business days, preferably immediately
Resolution (best practice)	within 21 calendar days
Resolution (maximum)	within 45 calendar days

If we cannot provide you with a final response within the maximum timeframe of 45 days, we will inform you of the status of the complaint, the reasons for the delay and that you have a right to complain to the Financial Ombudsman Service Australia (FOS), which provides an external dispute resolution service.

**Notifying you of the outcome** – we will call or write to notify you of the outcome. If the result is not in your favour, we will write giving the reasons for the decision, the evidence we relied on to reach our decision, the consequences of the decision & what further action you can take, such as requesting the Credit Union’s Board of Directors to review the matter.

We will also provide you with a brochure explaining FOS’s external dispute resolution processes if you are not happy with the Credit Union’s response. In the event the matter is referred to FOS, you agree that we may provide them with your personal information.

Please note that you are not obliged to pursue a dispute with the Credit Union using our dispute resolution process. If you do lodge a complaint with us, you may commence legal proceedings before, after or at the same time as using the dispute resolution process.

Relevant contact details are:

**Endeavour Mutual Bank Ltd**

PO Box 881  
 Haymarket NSW 1240  
 Phone: 1300 131 420  
 Fax: 02 9245 1144  
 Email: info@secul.com.au  
 Website: www.secul.com.au  
 Branches: Refer to our website or phone for details

**Financial Ombudsman Service Australia**

GPO Box 3  
 Melbourne Vic 3001  
 Phone: 1800 367 287  
 Fax: 03 9613 6399  
 Email: info@fos.org.au  
 Website: www.fos.org.au