



Complaints and Dispute Resolution

Shell Employees' Credit Union strives to provide quality service to its' members. However, we recognise that there may be times when you are not satisfied. We believe that by investigating your complaint we may identify ways to improve our service. Our complaints process is free and does not affect your legal rights.

If you have a complaint:

- **Telephone us on 02 9897 8777 or 1300 882279 (for members outside the Sydney Metropolitan area)**

Our staff will deal with the matter on the spot. If not, we will endeavour to do so within 21 days (preferably much sooner). We will keep you informed while we investigate your concern. We will provide written reasons for all decisions on disputes.

- **In person at our branch**

Our staff will endeavour to deal with the matter on the spot. If not, we will record your problem and explain the steps taken to resolve it.

- Write to SECU by **post, fax or email** "[Click Here](#)".

Please include as much information as possible and attach any relevant documentation.

What will SECU do next?

1. Your complaint will be recorded.
2. The staff member you contact will always attempt to resolve your complaint immediately.
3. If the matter cannot be resolved immediately, we will begin an investigation and advise you within 24 hours of either the outcome, or the progress of the investigation and an expected date of conclusion.
4. If staff cannot resolve your complaint within 14 days they will notify the General Manager.
5. You will receive a response to your complaint within 21 days of having first lodged your complaint.
6. On rare occasions we may ask you for an extension of time to resolve the complaint. (Maximum 45 days from receipt of the complaint).
7. If you are not happy with the response to your complaint, you can request that the General Manager review the complaint.
8. The Credit Union will aim to resolve your complaint to your satisfaction, however if you are still not satisfied or you have not received a response within 45 days, you can refer your complaint to the Financial Ombudsman Service (FOS) "[Click Here](#)". Please note that some disputes cannot be referred to FOS eg. Loan application decisions or product pricing complaints.
9. If your concern involves a breach of the Mutual Banking Code of Practice – and you have not suffered any loss or detriment – you may refer it to the Code Compliance Committee Mutuals "[Click Here](#)".