

FCCS DISPUTE RESOLUTION GUIDE

Purpose:

This document provides information about our dispute resolution process.

If a situation arises where you are not happy or satisfied with a product or service we provide please advise us. By advising us of an issue you can give us the opportunity to remedy the situation.

How:

First of all speak to a staff member about the problem. Our branch locations are listed on the website. We will endeavor to solve your problem as quickly as possible.

If you prefer you may write to us or email us.

If the staff member is unable to assist you will be referred to their Supervisor or Manager.

What happens next:

FCCS will action your problem as soon as possible. More often than not the problem may be remedied immediately. Generally an outcome would be advised within 48 hours.

There may be circumstances where your problem may take longer to determine a satisfactory outcome. We will keep you informed through out the process.

Notifying you:

We will ring/email/write to you to advise the outcome.

You will be advised:

- the decision
- how we determined the decision
- what the outcome means
- further action if required

Further Information:

FCCS subscribe to the Financial Ombudsman Service - FOS. The services provides an impartial review and procedure to resolve disputes. This service is free of charge to members.

If you wish the matter to be pursued further by this avenue, we will with your consent refer the matter to the service.

If FCCS have not resolved your complaint within 45 days you may refer the information to the Financial Ombudsman service yourself.

Their contact details are

Phone: 1800 367 287

Email: www.fos.org.au

Write: Financial Ombudsman Service

GPO Box 3

Melbourne 3001