

Step 5

How you will be informed of the outcome

In the majority of cases you will be advised of the outcome in writing within 21 working days.

Should there be exceptional circumstances causing a delay we will advise you of the circumstances causing the delay and when we expect the matter to be resolved.

It is our expectation that even in the most complex matters, a dispute should be resolved in a maximum of 45 working days.

Step 6

Co-operative Dispute Resolution Scheme

If however, in spite of our best efforts you are not satisfied, you have access (free of charge) to the Australian Financial Complaints Authority (AFCA).

To pursue a complaint externally, you should contact AFCA on 1800 931 678. AFCA are an independent and impartial dispute resolution scheme, which assists consumers to resolve certain disputes with their financial services provider that cannot be resolved internally. The Ombudsman has the power to make binding awards upon those financial services providers.

By seeking the assistance of AFCA, you do not lose your right to pursue your complaint in the Courts unless and until you agree to accept AFCA's decision and/or award in which case you will be contractually bound by the terms of the award.

The Terms of Reference define the scope of complaints, which may be considered by AFCA. AFCA upon request will provide a copy of the Terms of Reference to you.

In essence, any dispute arising in respect of an alleged contravention of the Financial Services Reform Act, the Customer Owned Banking Code of Practice or the ePayments Code of Conduct may be referred to AFCA for determination.

If your dispute involves privacy issues and has not been resolved to your satisfaction you will be referred to the Office of the Australian Information Commissioner (OAIC).

For information about how to lodge a complaint with the OAIC, please contact the Commissioner's hotline service on 1300 363 992 (available from 9:00 a.m. to 5:00 p.m. Monday to Friday).

Step 7

Co-operative response

Our Internal Complaints and Disputes Register will be updated showing the result and wherever appropriate, our policies, systems and procedures will be adjusted and staff counselled or provided with additional training.

Dnister Ukrainian Credit Co-operative Limited
ABN 59 087 651 394 | AFSL/ACL 240673

Head Office:

912 Mt Alexander Road, P.O. Box 279, Essendon, Vic 3040
Ph: 1300 363 041 Fax: (03) 9370 5361
Email: admin@dnister.com.au

Adelaide Branch:

62 Orsmond Street, Hindmarsh SA 5007
Ph: (08) 8346 6174 Fax: (08) 8346 2262

Geelong Branch:

3/29-35 Milton Street, Bell Park, Vic 3215
Ph: (03) 5278 5950 Fax: (03) 5277 9108

Perth Agency:

20 Ferguson Street, Maylands, WA, 6051
Ph/Fax: (08) 9271 4984

Sydney Agency:

32-34 Parnell Street, Strathfield NSW 2135
Ph: (02) 9747 6279 Fax: (02) 9715 5556



COMPLAINTS AND DISPUTE RESOLUTION GUIDE





Concerned? How we can help

The Directors, Managers and staff of Dnister Ukrainian Credit Co-operative Limited (Dnister) understand that, although we do our best to provide a high level of service, you may at times feel that there are issues that have not been resolved to your satisfaction.

At this point you may feel dissatisfied but are unsure how to have your complaints resolved.

So that Members have the opportunity to make these complaints known, we have developed a Complaints and Dispute Resolution Procedure as an additional service which members can access free of charge. This procedure means:

- You have a way of having your complaints addressed;
- Our directors and senior management will be aware of the issue that is of concern to you
- Procedures and products can be adjusted, if possible, to improve our service.

Free of charge

There is no charge for this service. Standard charges may however apply in accordance with our schedule of fees and charges for providing copies of previous transactions or to retrieve documents from archives when requested by you.

What is a Complaint?

A complaint is a verbal or written expression of dissatisfaction by a member about a product or service.

What is a Dispute?

A dispute arises if you make a complaint to us about a product or service, and are not satisfied with the response that you receive.

Things you should know about Internal Complaints and Dispute Resolution

- a. If your complaint involves EFT transactions, Privacy issues, deposit or withdrawal transactions, etc follow Step 1 set out below. Procedures may vary however if the dispute resolution needs to go further. This is because more specific legislation or Codes of Practice may apply.
- b. You are not obliged to pursue a dispute with us using our Internal Complaints and Dispute Resolution Procedure.
- c. If you use our Internal Complaints and Dispute Resolution Procedure, you may still commence legal proceedings before, after or at the same time as using the Internal Complaints and Dispute Resolution Procedure.
- d. Our participation in the Internal Complaints and Resolution Procedure is not a waiver of any rights we may have under the law, or under any contract between you and ourselves. An example of a contract between you and ourselves may be the Terms and Conditions of an account or the terms and conditions of a Cuecard.
- e. This Guide is not a contract between you and Dnister, and it is not enforceable against Dnister.

Steps included in the process of our Complaints and Dispute Resolution Service

Step 1 How to make a complaint

In most circumstances we expect your complaint can be settled to your satisfaction by simply making us aware of it.

You can raise your complaint with our staff personally over the counter or by telephone or in writing by letter, facsimile, memo or e-mail.

If a staff member is unable, by reason of authority or experience to handle the matter it will be referred to a more senior or experienced person.

In the great majority of cases your complaint will be dealt with promptly and to your satisfaction and you will not need additional assistance.

Step 2

Recording your complaint

All complaints and disputes will be recorded in our Complaints and Disputes Register.

Where a complaint cannot be resolved to your satisfaction immediately, it may be necessary for you to answer some questions and complete a Complaint Form in order that we may properly investigate the matter.

A staff member, when required, will assist you with registering your complaint/dispute. When receiving a verbal complaint the staff member will complete the details of the complaint in the Register on your behalf. The staff member will then read the Register of complaint to you and obtain your consent to its accuracy before taking any further action.

Step 3

Dispute notification

If a staff member cannot immediately resolve the complaint/dispute to your satisfaction we will acknowledge receipt of the complaint to you in writing within 5 working days. If the complaint/dispute cannot be resolved within the 5 working days, we will also advise you in writing of the procedures we will follow in investigating and handling your complaint/dispute.

Step 4

Dispute investigation

Your dispute will then be fully investigated by the Chief Risk Officer and a decision made on the matter.

Contact details:

Chief Risk Officer
Dnister Ukrainian Credit Co-operative Ltd
912 Mt Alexander Road, ESSENDON 3040
Phone 03 9375 1222
Fax 03 9370 5361