



General Descriptive Information about Dispute Resolution

Police & Nurses Credit Society Limited
ABN 69 087 651 876
AFSL 240701
Level 7, 130 Stirling Street
Perth WA 6000

PO Box 8609, Perth BC,
Western Australia 6849
Telephone 13 25 77
www.pncs.com.au



Date effective: 18 March 2010

DISPUTE RESOLUTION PROCEDURE

Under the Credit Union Code of Practice and the Financial Services Reform Act, the Society is required to offer its members both an internal dispute resolution procedure and an impartial external dispute resolution process that are:

- Readily accessible to members; and
- Free of charge to members

WHAT IS A DISPUTE?

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

THINGS YOU SHOULD BE AWARE OF ABOUT THE INTERNAL DISPUTE RESOLUTION PROCEDURE

You should be aware of the following about the internal dispute resolution procedure:

- You are not obliged to pursue a dispute with the Society using its internal dispute resolution procedure. If you do use the internal dispute resolution procedure, you may commence legal proceedings before, after or at the same time as using the internal dispute resolution procedure;
- The Society's participation in the internal dispute resolution procedure is not a waiver of any rights it may have under the law, or under any contract between you and the Society. An example of a contract between you and the Society may be a loan contract, a guarantee, the Terms & Conditions of an account or the Terms & Conditions of a VISA card or Redicard.

THINGS YOU SHOULD BE AWARE OF ABOUT THE EXTERNAL DISPUTE RESOLUTION PROCEDURE

You should be aware of the following about the external dispute resolution procedure:

- The Society is a member of the following external dispute resolution procedure

	Financial Ombudsman Service Ltd (FOS)
Mail:	GPO Box 3 Melbourne VIC 3001
Phone:	1300 780 808* 9am to 5pm AEST
Fax:	(03) 9613 6399
Email:	info@fos.org.au
Website:	www.fos.org.au

- Access to the Financial Ombudsman Service Ltd (FOS) is free of charge to you.
- You must first try to resolve your complaint through the Society's internal dispute resolution procedure before FOS are able to investigate the matter
- Further information regarding FOS including their Terms of Reference are available from their office or on their website at www.fos.org.au

