



**Hunter United**  
Customer Owned Banking

## Internal Dispute Resolution Guide

### Did Something Go Wrong?

Most of the time we get it right, but if we do happen to get it wrong, we'd really appreciate it if you let us know because we want to make sure it doesn't happen again. Please follow the steps below.

1. Let us try to fix it first: We encourage you to raise your concerns in the first instance with one of our retail branch managers, who can be contacted on (02) 4941 3888. If you're not satisfied with the outcome you can then raise the concern via our dispute resolution team.
2. Dispute Resolution Procedure: Please email us at [complaints@hunterunited.com.au](mailto:complaints@hunterunited.com.au) or ask one of our staff on (02) 4941 3888 or 1800 10 10 63 to lodge the complaint for you.
3. Dispute Notification: Your complaint will be recorded and we will confirm receipt of your complaint within two (2) working days.
4. Dispute investigation: Your complaint will then be fully investigated by the Risk & Compliance department. As part of this investigation we may contact you to obtain further relevant information.
5. The Outcome: We have up to twenty one (21) days to respond but the majority of cases are responded to within ten (10) working days and you will be notified of the outcome in writing. Should there be exceptional circumstances causing a delay, or we are waiting for further information, we will advise you.
6. Australian Financial Complaints Authority: If however, despite our best efforts, you are still not satisfied with the outcome of your complaint, or we are unable to make a decision within forty five (45) days, you can lodge a dispute with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services dispute resolution free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Telephone (free call): 1800 931 678 9:00am–5:00pm AEST weekdays, In writing to: Australian Financial Complaints Authority Limited GPO Box 3 Melbourne, VIC 3001.

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