

# Improving your experience with Police Credit Union



Our goal is to deliver a customer experience that is second to none, so it's important for us to know if we have not met your expectations. If you need to raise concerns with us, or are unhappy with how we've handled something, here are some steps you can take.

## Step 1: Talk to us

There are a few easy ways to get in touch so please choose the option that best suits you.

- Call us on **1300 131 844**
- Visit your local branch ([policecu.com.au/contact/](http://policecu.com.au/contact/) for locations and opening hours)
- Send us a secure message through Online Banking (you'll just need to be registered and logged in)
- Use our online form at [policecu.com.au/contact/](http://policecu.com.au/contact/)

Please tell us:

- Your name and preferred contact details, and
- What's happened and what you believe can be done to fix it.

Our aim is to resolve issues quickly and effectively. By giving us as much information as possible, you'll be helping us resolve things faster.

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## Step 2: Member Response

While we will try to resolve your complaint on the spot, if you believe the issue still hasn't been resolved, you can contact our dedicated Dispute Resolution Officer:

- Email – [disputes@policecu.com.au](mailto:disputes@policecu.com.au)
- Post – Dispute Resolution Officer, Police Credit Union, PO Box 6074, Halifax Street Post Office, Adelaide SA 5000.

Our Dispute Resolution Officer will investigate your complaint or feedback, complete a full review and respond to you, usually within 21 days. If we need longer than this, we will provide you with regular progress updates and if further information is needed, we will always let you know.

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## Step 3: External Dispute Resolution

If you're not satisfied with our response or handling of the complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent complaint resolution service to individuals and small business customers who are unable to resolve their complaint with Police Credit Union directly.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply when lodging a complaint to AFCA, so you should act promptly.

Consult the AFCA website to find out more.

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**Police Credit Union Ltd** 17-23 Carrington Street Adelaide

PO Box 6074 Halifax Street SA 5000

p: 1300 131 844 f: 08 8208 5789 w: [policecu.com.au](http://policecu.com.au)

**ABN 30 087 651 205 AFSL/Australian Credit Licence 238991 BSB 805 005**