

# Complaints and Disputes

If you have a complaint about any financial product or service provided by CMCU please let us know.

## Step 1 – Staff at branch

Please let your branch staff know about any issue you may experience. Often they will be able to resolve matters on the spot by fixing an error, offering an explanation or clarification of what happened or investigating a transaction.

If your complaint relates to the operation of third party products we may need to refer you to the supplier of the product or service.

## Step 2 – Compliant Officer

If your complaint cannot be resolved by a Member Services Officer, you may contact our Complaints Officer.

It can be a good idea at this time to put your complaint in writing so the Complaints Officer can review all the details.

If you wish to make use of our internal dispute resolution procedures please contact our Complaints Officer on :

Telephone: (03) 5744 3713

Facsimile: (03) 5744 1926

Email: [info@cmcu.com.au](mailto:info@cmcu.com.au)

Mail: Central Murray Credit Union  
58 Belmore Street  
Yarrawonga Vic 3730

## Step 3 – External Resolution

If you are not happy with the resolution of your complaint under our internal dispute resolution procedures you are entitled to have your dispute considered free of charge to you by the Australian Financial Complaints Authority (AFCA).

AFCA will only consider a complaint after the Complaints Officer has offered a resolution.

Telephone: 1800 931 678

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

Mail: GPO Box 3  
Melbourne Vic 3001