

# Complaints & Disputes

**GMCU is a community conscious financial co-operative, striving to efficiently deliver excellence in service, in response to the needs of members.**

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

### **Step 1 – Staff at your branch**

Please let your branch staff know about any issues 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 – Complaints Officer**

If your complaint cannot be resolved by a Member Service 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) 5821 9033.  
Facsimile (03) 5823 4136  
Email info@gmcu.com.au  
Mail Head Office  
PO Box 860  
Shepparton 3632

### **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 Financial Ombudsman Services (FOS).

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

Telephone 1300 780 808  
Facsimile (03) 9620 4446  
Email info@fos.org.au  
Mail GPO Box 3A  
Melbourne 3001

Our Complaints Officer will write to you within 21 days to resolve your complaint, or to agree to an extended timeframe if needed.



**Goulburn Murray  
Credit Union**