

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.

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

You may lodge a complaint with the Australian Financial Complaints Authority:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial
Complaints Authority
GPO Box 3, Melbourne VIC
3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

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**