

## **A Guide to Dispute Resolution**

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**As a way of improving our products and services we welcome member feedback and have processes in place to ensure member feedback and complaints are reviewed and acted upon appropriately.**

**We have this guide to assist you through the process and the courses of action available to you.**

### **Internal Dispute Resolution**

If you are dissatisfied with us (including our products or services or our complaints handling procedure itself) and would like your complaint resolved, or a response from us, the first step in raising any issue is to ask to speak to one of our team at CCFS.

Our team will do their utmost to understand your concern and resolve it to your satisfaction. They will do their best to ensure the investigation is completed, and a decision on your complaint is communicated to you, within 21 days of being advised of the complaint.

Sometimes they may need to contact you to request either further information or more time to fully investigate the issue.

As soon as a determination has been reached, we will write to you giving the reasons for our decision.

If we are not able to resolve your complaint to your satisfaction within 30 days you may take the complaint to our External Dispute Resolution Scheme, even if we are still considering it (assuming the complaint is within the scheme's terms of reference).

We will inform you that you have this right before the expiry of the 30-day period. Certain types of disputes or complaints need to be resolved earlier than 30 days.

## External Dispute Resolution

CCFS is a member of an independent body, The Australian Financial Complaints Authority (AFCA) is a free, fair and independent dispute resolution scheme. We consider complaints about financial products and services. AFCA's service is offered as an alternative to tribunals and courts to resolve complaints consumers and small businesses have with their financial firms. Decisions AFCA make can be binding on CCFS.

Awards may be made by AFCA to settle claims. AFCA can help you solve your complaint if CCFS has been unable to do this through its complaint's resolution process.

If you want more information on AFCA, please go to <http://www.afca.org.au>.

## Contacting AFCA

You can contact AFCA by:

- phoning: 1800 931 678;
- writing to:  
**Australian Financial Complaints Authority**  
**GPO Box 3 Melbourne Vic 3001;**
- faxing to: (03) 9613 6399;
- emailing to: [info@afca.org.au](mailto:info@afca.org.au)
- Website: <http://www.afca.org.au>.

You can also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630. You may contact ASIC to make a complaint and obtain information about your rights.

For more information on our complaints handling process, please contact us. There are avenues open to you if a dispute or complaint arises; however, we hope that you will raise any query or complaint with us and it is resolved to your satisfaction.