

Dispute Resolution Procedures

The Society's goal is member satisfaction and we have established procedures for internal and external dispute resolution including membership of an Australian Securities & Investment Commission (ASIC) approved independent dispute resolution scheme.

If you have a complaint about the service provided to you, please take the following steps:

1. If you have a complaint about the service provided to you, please take the following steps:
to be satisfactorily resolved, you will be referred to our Operations Manager who will discuss the issue with you and attempt to resolve your complaint.

2. If you do not receive a satisfactory outcome from our Operations Manager, you have the right, at no cost to yourself, to complain to our independent external dispute scheme:

The Financial Ombudsman Service
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email info@fos.org.au
web www.fos.org.au

For CUNA Mutual general insurance complaints:

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) da žA cbXUht f]XUmUbX X]gW gg'nci f'Vta d'U]bh' "H]g']g' U' Z'YY'
gYfj]W' hc' nci "'-Z h.Y]f Vta d'U]bh cZ]W f'cf 8]gdi h' F Ygc' i h'cb'
Committee can not resolve the complaint to your satisfaction,
you may be able to access the insurance industry's free external
independent complaints scheme. Its contact details are:

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For more information regarding the Society or any of the products and services outlined in this Guide, please visit any of our branches or contact us at:

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enquiries@unicredit.com.au
www.unicredit.com.au

Head Branch & Lending Centre
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University of Western Australia
1st Floor Guild Building
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Murdoch University
Social Sciences Building
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financial services guide

effective July 1, 2011



Who is The University Credit Society Ltd ?

The Society is committed to providing our members with fair and ever changing needs. For this reason, and due to our standing as solutions to its members.

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Your Financial Services Guide

This document is a Financial Services Guide (FSG). It has been assist you to decide whether to use any of the services described. The Guide contains information regarding who the Society is, the remuneration arrangements in relation to the services offered, and how complaints against the Society are dealt with.

Additional documentation

Additional documentation includes Savings Accounts, Fixed Term Deposit and Account Access booklet. This provides information about the particular services offered.

Financial services provided

The Society provides a range of financial services including current and savings accounts, credit facilities, and insurance products.

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How the Society is paid for providing financial services

The Society is paid for providing financial services through commissions and fees.

The ongoing transactional and account fees payable by you on our products and services are set out in our Fees and Charges Schedule.

Interests, associations or relationships the Society has with third parties and the commissions paid

The Society may receive a commission from third parties for providing financial services.

The Society may offer products that are not issued by the Society. The Society acts on behalf of other product issuers when dealing in:

- General insurance and Consumer Credit Insurance ;
- Foreign currency moneygrams and foreign cash.

The Society can issue CUNA Mutual General Insurance's products under a binder given to us by it. A binder allows the Society to enter into contracts that are risk insurance products on behalf of the insurer as insurer. This means that the insurance policy issued to you by us is binding on the insurer just as if it had issued the policy itself. In

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The commission paid on general insurance is calculated on the total base premiums received by the insurance company (ie before depending on the type of insurance product. This commission is paid by the insurance company, not the policyholder.

Payments may be made to the Society by the product issuer for the cash payments, moneygrams and foreign cash, and may vary from time to time.

The Society may receive a commission. The amount of the commission depends upon a number of factors including the amount of the payment and the method you use to make the payment. The

The Society receives income from your usage of the Society's Visa debit card. This income depends upon a number of factors including the amount of the purchase transaction and the access method you use. The income is paid to the Society by Visa International.

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