



# Traditional Credit Union (TCU) Products & Services

## Product Disclosure Statement (PDS)

[www.tcu.com.au](http://www.tcu.com.au)  
ABN 50 087 650 922  
AFSL/ACL 244 255  
Version 6, 9<sup>th</sup> Sept 2011

# Product Disclosure Statement

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The following outlines what you need to know when operating and accessing the following TCU products and services:

- Savings accounts
- Term deposits
- Non cash payment products
- Electronic access products

TCU complies with the requirements of the National Privacy Principles, Mutual Banking Code of Practice and the Electronic Funds Transfer (EFT) Code of Conduct.

This PDS provides information about Traditional Credit Union's accounts and services to assist you to make an informed decision about these types of products. The other documents that make up the PDS are:

- Terms & Conditions of TCU Products & Services
- Interest, Fees and Charges Brochure

## Important Information

Please read this PDS carefully. Always retain a copy of this PDS and related documents for future reference. Relevant provisions of the Mutual Banking Code of Practice may apply and, where applicable, are implemented in the Terms & Conditions of TCU Products & Services.

Traditional Credit Union Limited  
ABN: 50 087 650 922  
AFS Licence No: 244255

|  |    |
|--|----|
| <b>Savings Accounts</b> .....  | 4  |
| <b>Features, Benefits, Risks and Costs of TCU Savings accounts</b> .....           | 5  |
| <b>Terms and Conditions</b> .....  | 8  |
| <b>Commission</b> .....  | 8  |
| <b>Taxation Implications</b> .....   | 8  |
| <b>Term Deposits</b> .....   | 8  |
| <b>Terms and Conditions</b> .....  | 8  |
| <b>Benefit and Feature</b> .....   | 8  |
| <b>Interest</b> .....  | 9  |
| <b>Costs</b> .....   | 9  |
| <b>Commission</b> .....  | 9  |
| <b>Risks</b> .....   | 9  |
| <b>Taxation Implications</b> .....   | 9  |
| <b>Non Cash Payment Products</b> .....   | 9  |
| <b>Benefits, Features, Risk &amp; Costs</b> .....                                  | 10 |
| <b>Commission</b> .....  | 10 |
| <b>Taxation Implications</b> .....   | 10 |
| <b>Features, Benefits, Risks and Costs of TCU Non Cash payment Services</b> .....  | 11 |
| <b>Electronic Access</b> .....   | 14 |
| <b>Benefits, Features, Risks and Costs</b> .....                                   | 14 |
| <b>Commission</b> .....  | 14 |
| <b>Taxation Implications</b> .....   | 14 |
| <b>Electronic Access</b> .....   | 14 |
| <b>Features, Benefits, Risks and Costs of TCU Electronic access services</b> ..... | 15 |
| <b>Complaints Resolution</b> .....   | 16 |
| <b>External Dispute Resolution</b> .....   | 16 |
| <b>Privacy</b> .....   | 16 |
| <b>Mutual Banking Code of Practice</b> .....                                       | 17 |
| <b>Our 10 Key Promises to you</b> .....  | 17 |
| <b>The Code Compliance Committee</b> .....   | 18 |
| <b>How to Contact Us</b> .....   | 19 |
| <b>Our Branches</b> .....  | 19 |

# Savings Accounts

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| Account Type   | Minimum Balance   | Interest Calculation  |
|--|-------------------|---|
| S1 Savings Account<br>S2 Budget Account<br>S6 Student Account  | NIL<br>NIL<br>NIL | Calculated on minimum daily balance and paid yearly on 30 June.   |
| S3 Christmas Club Account  | NIL               | Calculated on minimum daily balance and paid yearly on 31 October.<br><br>Tiered Interest Rates.                                      |
| S4 Family/Clan Account   | 10.00             | Calculated on minimum daily balance and paid yearly on 30 June  |
| S5 30 Day At Call Account  | NIL               | Calculated on minimum daily balance and paid quarterly on last day of March, June, September, December.<br><br>Tiered interest rates. |
| S29 Community Account  | NIL               | Calculated on minimum daily balance and paid monthly.<br><br>Tiered interest rates.   |
| <b>Business Accounts</b><br>S24 - Low usage<br>S25 - Medium Usage<br>S26 - High Usage<br>S23 – VIP account | NIL               | Calculated on minimum daily balance and paid monthly.<br><br>Tiered interest rates.   |
| <b>Products no longer available for sale:</b><br>S28 Council Account<br>S30 Business Account               | NIL               | Calculated on minimum daily balance and paid monthly.<br><br>Tiered interest rates.   |

## Features, Benefits, Risks and Costs of TCU Savings accounts

The following table illustrates features, benefits, risks and costs for each of our savings products.

| Product                     | Features  | Benefits  | Risk  | Costs   |
|-----------------------------|---|---|---|---|
| S1—Savings account          | Day to day transaction account  | Can be used for direct credit of Pay or Pension<br><br>ATM/EFT facilities available on this account<br><br>Cash or Cheque withdrawals can be made at any branch<br><br>Phone banking access | There are no significant risks associated with this product                           | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| S2 - Budget Account         | Special Savings account • Higher interest rate than day to day account          | Can be used to save deposit for a loan  | There are no significant risks associated with this product                           | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| S3 - Christmas Club Account | Savings account that allows you to save for Christmas                           | No minimum balance is required<br><br>No notice of withdrawal required  | You can only withdraw between 1st December and 31st January each year without penalty | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| S6 - Student Account        | Day to day transaction account designed for student aged between 13 and 18years | Can be used for direct credit of study benefit<br><br>ATM/EFT facilities available on this account<br><br>Cash or Cheque withdrawals can be made at any branch<br><br>Phone banking access  | There are no significant risks associated with this product                           | Fees are charged in accordance with the Interest, Fees & Charges Brochure |

|                               |   |  |  |   |
|-------------------------------|---|--|--|---|
| S4—Family/Clan Account        | Day to Day transactions<br><br>Savings account that can have multiple signatories                             | Can be used for direct credit of payments to a whole family/clan group.<br><br>Cash or cheque withdrawals can be made at any branch. | There are no significant risks associated with this product  | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| S5 - 30 Day at Call Account   | Savings account which is at call after 30 days  | Higher interest rate than day to day account<br><br>No notice of withdrawal required after 30 days                                   | Must leave money in this account for at least 30 days before you can withdraw or a penalty applies to the interest rate<br><br>Minimum balance of \$500 required to be left in account | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| S29 – Community Group Account | Day to day transaction account for community groups, including sporting clubs                                 | No notice of withdrawal required   | There are no significant risks associated with this product  | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| S28 – Council Account         | Day to day transaction account for Community Councils<br><br><b>This account is longer available for sale</b> | No notice of withdrawal required   | There are no significant risks associated with this product  | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| S30 – Business Account        | Day to day transaction account for Businesses<br><br><b>This account is longer available for sale</b>         | No notice of withdrawal required   | There are no significant risks associated with this product  | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| Business S24 Low Usage        | For businesses with low monthly numbers of transaction  |  | There are no significant risks associated with this product  | Fees are charged in accordance with the Interest, Fees & Charges Brochure |

|                              |   |                                  |   |   |
|------------------------------|---|----------------------------------|---|---|
| Business S25<br>Medium Usage | For businesses with medium monthly numbers of transaction | No notice of withdrawal required | There are no significant risks associated with this product | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| Business S26<br>High Usage   | For businesses with high monthly numbers of transaction   |                                  | There are no significant risks associated with this product | Fees are charged in accordance with the Interest, Fees & Charges Brochure |
| Business S23<br>VIP Account  | For businesses with a significant amount of deposit funds |                                  | There are no significant risks associated with this product | Fees are charged in accordance with the Interest, Fees & Charges Brochure |

## Terms and Conditions

Refer to the Terms & Conditions of TCU Products & Services brochure.

## Commission

There are no commissions or other payments which may impact on the amount of your return.

## Taxation Implications

As interest is considered to be income, tax may be payable on any interest earned on funds deposited in this type of account. Quotation of your Tax File Number (TFN) is not compulsory, but if you do not quote your TFN or TFN exemption to us, tax may need to be taken out of your interest. This amount would be calculated at the highest marginal tax rate plus Medicare Levy and sent by us to the Australian Tax Office on a monthly basis. We will preserve the confidentiality of your TFN which can be recorded for all your accounts, in accordance with the Privacy Act.

# Term Deposits

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| Account Types     | Min Balance | Interest Calculation              |
|-------------------|-------------|-----------------------------------|
| I30-30 Day Term   | \$50,000.00 | Calculated daily paid at maturity |
| I60-60 Day Term   | \$50,000.00 |                                   |
| I3-3 Month Term   | \$500.00    |                                   |
| I6-6 Month Term   | \$500.00    |                                   |
| I12-12 Month Term | \$500.00    |                                   |
| I24-24 Month Term | \$500.00    |                                   |

## Terms and Conditions

Refer to the Terms & Conditions of TCU Products & Services for details of terms and conditions of Term Deposit Accounts.

## Benefit and Feature

These types of accounts offer benefits including:

- You lodge an amount of money at a predetermined rate of interest for a fixed period of time
- You may select any period between the minimum and maximum periods
- referred to in the Interest Fees and Charges Brochure
- Interest is paid at a higher rate than our savings accounts

## Interest

Interest is calculated daily and paid as selected by you at the time of lodgement. Refer to the Interest, Fees and Charges Brochure.

## Costs

Fees and charges are set out in the Interest, Fees and Charges Brochure.

## Commission

There are no commissions or other payments which may impact on the amount of your return.

## Risks

There is no significant risk to capital or return on credit union fixed rate products. Funds are invested for a fixed period and for a fixed interest rate, so the return is not increased if other interest rates are increased. Should you require to withdraw your funds early 7 days notice in writing is to be given and an interest penalty will be applied. The interest penalty will be at the interest rate applicable to a S1-Savings Account.

## Taxation Implications

As interest is considered to be income, tax may be payable on any interest earned on funds deposited in this type of account. Quotation of your Tax File Number (TFN) is not compulsory, but if you do not quote your TFN or TFN exemption to us, tax may need to be taken out of your interest. This amount would be calculated at the highest marginal tax rate plus Medicare Levy and sent by us to the Australian Tax Office on a monthly basis. We will preserve the confidentiality of your TFN which can be recorded for all our accounts, in accordance with the Privacy Act.

# Non Cash Payment Products

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| Product   | Other documents that make up this PDS  |
|---|--|
| Member Chequing<br>Direct Debits<br>Direct Credits<br>Periodical payments | Interest, Fees and Charges Brochure<br>Terms & Conditions of TCU Products & Services |
| CUECARD   | Interest, Fees and Charges Brochure<br>Terms & Conditions of TCU Products & Services |
| VISA Debit Card   | Interest, Fees and Charges Brochure<br>Terms & Conditions of TCU Products & Services |

## **Benefits, Features, Risk & Costs**

The table set out later in this PDS illustrates the significant features, benefits, risks and costs associated with each of the Non Cash Payment Products.

### **Commission**

When you use your Visa Debit Card, we receive the following commissions:

- A commission of \$0.12 per transaction for savings transactions.
- A commission of 0.50% of the dollar value of each transaction when credit is selected.

These commissions are paid by VISA to the issuer.

### **Taxation Implications**

There is no taxation implications associated with the use of Non Cash Payment Products.

## Features, Benefits, Risks and Costs of TCU Non Cash payment Services

| Product             | Features  | Benefits  | Risks   | Costs  |
|---------------------|---|---|---|--|
| Member Chequing     | Cheque writing provided to approved members over the age of 18  | Convenient access to your funds to pay for products and services without attending a branch<br><br>Allows payment to third parties without the need to carry cash | Lack of funds in your account may result in the cheque being dishonoured<br><br>If not properly safeguarded cheques may be the subject of unauthorised use or alteration for which you may be liable<br><br>Some suppliers do not accept personal cheques as a form of payment  | A dishonour fee applies if insufficient funds are available to meet the payment<br><br>Fees are charged in accordance with the Interest, Fees & Charges Brochure   |
| Direct Debit        | Cost effective and convenient way to send regular payments to other institutions electronically.<br><br>Authority is lodged with, and held at, initiating company | Members can nominate the account for payment to be debited<br><br>Set and forget  | Any refund of funds debited will need to be organised through the third party unless an error by us<br><br>Whilst we take all precautions with respect to direct debits, the security of electronic funds transfers can never be guaranteed<br><br>You will need to ensure that you have sufficient funds in your account with us to make the payment | No establishment fee<br><br>No ongoing fees<br><br>Fees may apply if payment is dishonoured or if payment is paid by credit union against insufficient or uncleared funds<br><br>Refer Interest, Fees and Charges Brochure |
| Direct Credit       | Convenient and fast way to deposit funds electronically Simply quote the credit union's BSB number and your member number to direct funds into your account       | Immediate access to funds<br><br>Credit can be split amongst accounts<br><br>Widely accepted by employers   | If you wish to cease the direct credit, you can only do so through the third party  | No establishment fee<br><br>Fees are charged in accordance with the Interest, Fees & Charges Brochure  |
| Periodical Payments | Convenient way to make regular payments within the credit union or to a third party account   | Available from most savings accounts<br><br>Making a regular periodical payment would mean no need to arrange individual transfers each time                      | You will need to ensure that you have sufficient funds in your account with us to make the payment/transfer   | No establishment fee<br><br>Processing fee   |

|                 |   |   |   |   |
|-----------------|---|---|---|---|
|                 |   | No need to attend the third party or at one of our branches   |   | Refer to Interest Fees and Charges Brochure   |
| CUECARD         | <p>Debit Card that allows access to your linked account. Your CUECARD enables you to:</p> <ul style="list-style-type: none"> <li>• Make purchases via EFTPOS at retail outlets</li> <li>• Withdraw cash from all ATM's in Australia</li> <li>• Withdraw cash from majority of ATM's overseas</li> </ul>                             | <p>Flexibility and convenience</p> <p>Eliminates the need to carry cash</p> <p>Can access a credit facility attached to your linked account</p> <p>Widely accepted in Australia</p> | You must protect your CUECARD at all times. Unless the proper precautions are taken, there are risks that your CUECARD may be lost, stolen or used without your permission. You may be liable for unauthorised use of your CUECARD – refer to the Conditions of Use brochure. The brochure also contains Guidelines for ensuring the safety of your Card and PIN.                         | <p>No application Fee</p> <p>No ongoing or annual fee</p> <p>Transaction Fees may apply</p> <p>Replacement Fee may apply</p> <p>Refer Interest, Fees and Charges Brochure</p> |
| VISA Debit Card | <p>Debit Card that allows access to your linked account. Your VISA Debit enables you to:</p> <ul style="list-style-type: none"> <li>• Make purchases via EFTPOS at retail outlets</li> <li>• Withdraw cash from all ATM's in Australia, make purchases via VISA</li> <li>• Withdraw cash from majority of ATM's overseas</li> </ul> | <p>Flexibility and convenience</p> <p>Eliminates the need to carry cash</p> <p>Can make purchases over the phone or internet via VISA</p>   | You must protect your VISA Debit Card at all times. Unless the proper precautions are taken, there are risks that your VISA Debit Card may be lost, stolen or used without your permission. You may be liable for unauthorised use of your VISA Debit card – refer to the Conditions of Use brochure. The brochure also contains Guidelines for ensuring the safety of your Card and PIN. | <p>No application Fee</p> <p>No ongoing or annual fee</p> <p>Transaction Fees may apply</p> <p>Replacement Fee may apply</p> <p>Refer Interest, Fees and Charges Brochure</p> |



# Electronic Access

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## Benefits, Features, Risks and Costs

The table set out later in this PDS illustrates the significant features, benefits, risks and costs associated with each of the Electronic Access Products.

### Commission

When you use BPAY, we receive the following commissions:

- A commission of 0.80% of the dollar value of each transaction.
- A commission of between \$0.49 to \$0.55, depending on the account used.

These commissions are paid by the biller institution.

### Taxation Implications

There are no taxation implications associated with the use of Electronic Access Products.

### Electronic Access

Electronic Funds Transfer Code of Conduct and TCU's Electronic Transactions Conditions of use.(commencing 1 April 2002). The Electronic Funds Transfer Code ("the Code") provides increased protection to customers conducting electronic transactions. TCU adopts "the Code" and outlines below the conditions to the use of our electronic transaction services. It is important that you read these conditions of use before you conduct an electronic transaction. Please keep this booklet for future reference.

These conditions of use set out your rights and obligations concerning certain electronic transactions, examples of the types of transactions these conditions of use apply to include:

- the withdrawal of cash from your account from an ATM or other terminal using a card and PIN Code;
- the purchase of goods or services from a merchant by using your card and PIN Code at an EFTPOS terminal;
- the purchase of goods or service from a merchant by providing account details to a merchant (or to any other party to whom payment is to be made), either directly or via a third party over the phone or online;
- the transfer of funds from an account by giving verbal instructions to a TCU officer (where permitted); and
- the transfer of funds to or from your account through a web site connected with TCU's system.

## Features, Benefits, Risks and Costs of TCU Electronic access services

| Product          | Features  | Benefits  | Risks   | Costs   |
|------------------|---|---|---|---|
| BPAY             | BPAY is an electronic bill paying system available via Internet Banking, Telephone Banking or over the counter at any branch of TCU. To access BPAY you will need to register with the credit union for access to either Telephone Banking or Internet Banking. BPAY payments will be processed on the same day provided the transaction is completed by the applicable cut off time. Otherwise the payment will be processed the next working day. Pay several bills with the one phone call or one visit to Internet Banking. You can future date payments up to 60 days in advance | Available 24 hours a day, 7 days a week.<br>Eliminates payment by cheque or in person<br>flexibility and Convenience  | There are no significant Risks associated with this service   | Access to BPAY is free<br>No establishment fees<br>No ongoing fees<br>No transaction fees |
| Internet Banking | Entry is via the credit union's website with one simple click<br>Services available are: <ul style="list-style-type: none"> <li>• Check account balances</li> <li>• BPAY your bills</li> <li>• Display and download your account transactions</li> <li>• Transfer funds between your own accounts</li> <li>• Transfer funds to another membership</li> <li>• Transfer funds to another financial institution</li> <li>• Display interest earned</li> <li>• Change your access code</li> </ul>   | Available 24 hours a day, 7 days a week<br>High security standards<br>Password protected<br>Allows greater flexibility to manage finances<br>Inactive log off<br>Access from home or work | Not available if you have no access to internet<br>Access code is to be protected from misuse by third parties              | Access is free<br>Your ISP (internet service provider) may charge fees.                   |
| Phone Banking    | Provides phone access to your accounts<br>Services available are: <ul style="list-style-type: none"> <li>• Check account balances</li> <li>• BPAY your bills</li> <li>• Transfer funds between your own and linked accounts</li> <li>• Access interest earned</li> <li>• Change your access code</li> </ul>   | Available 24 hours a day, 7 days a week<br>High security standards<br>Access Code protected<br>Allows greater flexibility to manage finances  | Not available if you have no access to a touchtone telephone<br>Access code is to be protected from misuse by third parties | Access is free<br>Your telephone provider may charge you fees.                            |

# Complaints Resolution

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TCU has its own internal dispute resolution procedures. These procedures are set up to deal with any disputes concerning this product or its associated features. Any complaints can be made to our complaints officer. Complaints will be dealt with accordingly to established guidelines and will ensure fairness to all our customers. We will respond to you within 21 business days in writing, with either the outcome of our investigation or explaining more time is required. If more time is required we will respond to you in writing within 45 days from the initial complaint being received. Should TCU exceed 45 days we will keep you informed as to the reasons for the delay and provide you with our expected decision date.

## External Dispute Resolution

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There is also an external dispute procedures available to you, as TCU is a member of the Financial Ombudsman Service. A complaint can be made to the Financial Ombudsman Service by:

Phone: 1300 78 08 08

Fax: 03 9613 6399

Email: [privacy@fos.org.au](mailto:privacy@fos.org.au)

Mail: The Ombudsman

GPO Box 3

MELBOURNE VIC 3001

## Privacy

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TCU recognises the importance of your privacy. We understand your concerns about the security of your personal information and we are committed to protecting it. By law, we must keep details of your account confidential. Subject to law, we can release details of your account when;

- you agree
- we must do so by law
- it protects our interest to do this
- there is a public duty to do this

TCU may use your personal information to provide you with information about our extensive range of products and services that are relevant to you. If you do not want to receive any of this information, please contact us at any TCU branch or phone 8999 0777. Once you have told us that you no longer wish to receive information about our products and services we will not send you any further material. We always strive to maintain the privacy and confidentiality of your personal information. If you feel that your privacy has been breached contact our Privacy Officer who will objectively investigate your complaint as soon as possible. You can contact us by emailing [info@tcu.com.au](mailto:info@tcu.com.au) or visiting any TCU branch, or writing to us.

# Mutual Banking Code of Practice

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Traditional Credit Union Limited subscribes to the Mutual Banking Code of Practice.

The Mutual Banking Code of Practice is the industry code of Abacus - Australian Mutuals, the association of mutual building societies and credit unions. Credit unions and mutual building societies are owned by our members — this is what being a mutual means. As such, we are focused on member-benefit, community involvement, fairer fees and customer service.

Credit unions and mutual building societies already comply with a range of regulatory requirements including:

- responsible financial management requirements (under the Banking Act 1959 and our regulation by the Australian Prudential Regulation Authority)
- corporate and financial services' licensing, advice and training, and disclosure regulation (under the Corporations Act 2001 and our regulation by the Australian Securities and Investments Commission)
- consumer credit laws and, from July 2010, credit licensing obligations
- privacy, fair trading and other Commonwealth, State and Territory legislation

This Code establishes higher standards than the law requires in a range of areas, and addresses issues not addressed by the law. In adopting this Code, mutual building societies and credit unions agree to abide by the higher standards and additional requirements set out in the Code.

## Our 10 Key Promises to you

### 1. We will be fair and ethical in our dealings with you

We will always act honestly and with integrity, and will treat you fairly and reasonably in all our dealings with you.

### 2. We will focus on our members

We will place a high priority on service, competitiveness and member focus. We will provide friendly and reliable service to our members and customers.

### 3. We will give you clear information about our products and services

We will provide clear and accessible information about our products and services, so you can make an informed decision about the product you want. We will disclose interest rates, fees and charges in an accessible and clear format and provide you with regular account statements. We will give you information on how to minimise fees and charges. Our advertising and promotional material will not be misleading.

### 4. We will be responsible lenders

We will lend responsibly, and will try to assist you if you find yourself in financial difficulties.

### 5. We will deliver high customer service and standards

We will issue and distribute products and provide services that are useful, reliable and of value to our members and customers. We will make sure our staff and agents or representatives are well trained. We will promote secure and reliable banking and financial services, and keep you up to date on any changes to the products and services we provide to you. We will treat your personal information as private and confidential.

**6. We will deal fairly with any complaints**

We will handle complaints promptly and fairly and provide you with information on avenues for resolving disputes if we are not able to reach agreement with you.

**7. We will recognise member rights as owners**

As mutual institutions our members are our owners. We will ensure that you receive information on the benefits, costs and impacts of any reasonable proposal to change our mutual structure. As far as possible, we will ensure that any information on proposals to change our mutual structure provided to you by other parties is fair and not misleading.

**8. We will comply with our legal and industry obligations**

We will be responsible, prudent managers of our institution, and will comply with all our obligations under the law and relevant codes of practice. We will act fairly and consistently with good banking and financial service industry practice.

**9. We will recognise our impact on the wider community**

Credit unions and mutual building societies have a strong community focus. We will take account of the impact of our operations on staff, the communities we serve and our members. We will promote community engagement and will contribute to community activities and projects.

**10. We will support and promote the Mutual Banking Code of Practice**

We will promote the Mutual Banking Code of Practice, ensure that our staff are trained to put it into practice, and support its monitoring and effectiveness.

## The Code Compliance Committee

The [Code Compliance Committee](#) ('the CCC') was established in July 2009 to ensure credit unions and mutual building societies ('Mutuals') that have adopted the [Mutual Banking Code of Practice](#) ('the Code') meet the standards of good practice set out in the Code.

The CCC investigates complaints that the Code has been breached and monitors Mutuals' compliance with the Code through compliance activities such as mystery shopping, surveys and compliance visits.

The CCC is an independent, three-member committee, established in accordance with [the Code](#). The job of the CCC is to ensure that subscribers to the Code are meeting the standards of good practice that they promised to achieve when they signed up to the Code.

The CCC is made up of an [independent chairperson](#), a [representative from the mutual banking industry](#) and a [consumer representative](#).

# How to Contact Us

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If you wish to contact us, would like to provide feedback or have a complaint please contact us by:

Phone: 08 8999 0777

Mail: PO Box 40425 Casuarina NT 0811

Email: [info@tcu.com.au](mailto:info@tcu.com.au), or

Visit us at any of our TCU branches

Lost or Stolen CUECARDS and VISA Debit Cards after hours HOTLINE 1800 621 199 in Australia or 61 2 9959 7480 for Overseas

## Our Branches

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|---|--|
| <b>Milingimbi</b><br>Phone: 89879920<br>Fax: 89879930 | <b>Galiwinku</b><br>Phone: 89879200<br>Fax: 89879232   |
| <b>Gapuwiyak</b><br>Phone: 89879173<br>Fax: 89879157  | <b>Ramingining</b><br>Phone: 89797948<br>Fax: 89797944   |
| <b>Wadeye</b><br>Phone: 89782266<br>Fax: 89782255     | <b>Maningrida</b><br>Phone: 89795888<br>Fax: 89795877  |
| <b>Gunbalanya</b><br>Phone: 89790101<br>Fax: 89790104 | <b>Warruwi</b><br>Phone: 89790174<br>Fax: 89790174   |
| <b>Ngukurr</b><br>Phone: 89754934<br>Fax: 89754934    | <b>Numbulwar</b><br>Phone: 89754394<br>Fax: 89754223   |
| <b>Minyerri</b><br>Phone: 89759521<br>Fax: 89759520   | <b>Head Office</b><br>Phone: 8999 0777<br>Fax: 8999 0788<br>PO Box 40425, Casuarina NT 0811<br>9 Rowling St, Casuarina NT 0810 |