

## **EXTERNAL DISPUTE RESOLUTION PROVIDER.**

If you are not satisfied with the response received from us, or you feel that we are taking too long to resolve your concerns, you may refer the matter to our External Dispute Resolution (EDR) provider. Woolworths Employees Credit Union is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an EDR provider approved by the Australian Securities & Investments Commission (ASIC) in accordance with the Financial Services Reforms Act (FSRA).

The contact details for AFCA are as follows:

In writing to: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne Vic 3001  
Telephone: 1800 931 678 (Free Call)  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)