At People's Choice we're committed to providing you with outstanding advice and service. Our Member Charter explains what you can expect from us.

Friendly service

We will:

- Greet you politely
- Identify ourselves
- Speak plainly
- Listen carefully to your needs
- Provide you with up-to-date information
- Advise you of other products or services that may benefit you
- Give you a name or call back reference number for further contact
- Adhere to our service standards

Prompt service

We will:

- Assist you as quickly as possible, using timely and effective communication
- Keep appointments
- Explain how we will make a decision about your enquiry or application, and when you can expect an answer
- Contact you directly by telephone or in writing when a decision is made
- Respond to your written enquiries promptly
- Respond to telephone and electronic messages promptly
- Tell you when problems will be rectified

Fairness

We will:

- Inform you of your rights
- Apply our policies fairly
- Respect your privacy
- Aim to respect cultures
- Not discriminate against you

Honesty and integrity

We will:

- Be reliable and professional at all times
- Treat you with respect and dignity
- Record information accurately and store it safely
- Let you know the reasons for our decisions
- Explain how you can seek a review if you're unhappy with a decision we make

Improving our service

We will:

- Ask you how we can improve our customer service
- Act on the feedback you give us
- Give our staff the skills and training to provide better service for you

How you can help us

We ask you to:

- Treat our staff politely and with respect
- Let us know if you can't keep an appointment
- Tell us if you can't meet your repayment obligations
- Provide us with accurate and up-to-date information
- Respect property owned by People's Choice Credit Union
- Behave in a manner which is not aggressive or offensive
- Let us be the first to know if you're unhappy with our service
- Conduct your business with us ethically and honestly

Reviewing our Member Charter

We agree to:

- Review our Member Charter annually
- Make changes when necessary
- Communicate changes to our Charter

Please tell us if you believe we have not meet these service standards.

People's Choice Credit Union, a trading name of Heritage and People's Choice Ltd ABN 11 087 651 125, Australian Financial Services Licence 244310 and Australian Credit Licence 244310. In this document, People's Choice Credit Union is referred to as People's Choice. BRC 8.6.4 V1.1-0323