



**MANLY WARRINGAH  
CREDIT UNION**

Savings Accounts  
Term Deposits  
Payment Services

# **PRODUCT DISCLOSURE STATEMENT**

**Manly Warringah Credit Union Limited**

**ABN 81 087 650 299**

AFS Licence No. 239074

Product Disclosure Statement (PDS)

Date: 01 April 2009

This PDS is current from the above date and includes this document along with our current Schedule of Fees and Charges and Schedule of Interest Rates for Savings accounts and Term Deposits, from time to time.

## **Your Manly Warringah Credit Union PDS**

Your PDS provides information about Manly Warringah Credit Union Savings accounts, Payment Services and Term Deposits to help you make an informed decision on whether to use our products and services.

Please note that your PDS includes our:

- **Schedule of Fees and Charges brochure**  
setting out costs related to each product; and
- **Schedule of Interest Rates brochure**  
listing current interest rates for Savings accounts and Term Deposit products.

You will also receive separate Terms and Conditions for BPay, RediPhone, NetTeller, VISA Card, Redicard and Member Chequing when you apply for these services.

Copies of this PDS and all Terms and Conditions are available on application, on request and on our website at: [www.mwcu.com.au](http://www.mwcu.com.au).

We will update this PDS and other documents on our website as required from time to time.

For other information on your Manly Warringah Credit Union accounts, please see our brochures on:

- Privacy
- Dispute Resolution

## **Member Care Statement**

Please read your PDS and its Terms and Conditions carefully. Always retain a copy of all PDS documents for future reference. Relevant provisions of the Mutual Banking Code of Practice will apply to your Savings accounts, Term Deposits and related Payment Services.

## Savings Account Product Summary

You can choose from a range of our Savings accounts to suit your needs.

Account Types	Product Name
S4	Access Account - Your day to day transaction account with all access options.
S7	Bonus Saver Account – Bonus interest if no more than 1 debit monthly
S10	Cash Management - Market rate on balances over \$5000.
S12	Christmas Savers Account - an account to help you save for Christmas.
S40	Business Account - Special account for businesses.
S65	Senior Savers Account - for pension credits with higher interest rates.
S70	Mortgage Offset - Account linked to L70 Home Loan
S78	Mortgage Offset - Account linked to L78 Home Loan

## Product Benefits

Our Savings Accounts offer you:

- easy at call access to your funds
- higher rate of interest on special accounts
- a fee free value level
- a full range of payment services

## Things to Remember

- keep transactions to a minimum to avoid transaction / account keeping fees
- transfer large balances into a term deposit to earn higher interest rates
- always keep sufficient funds in your account to avoid overdrawing your account
- your maximum cash withdrawal is \$2000 (over the counter) or \$ 1000 (by card) per day
- variable interest rates apply to all accounts
- S12 Christmas Savers Account withdrawals available call from 15 November to 31 January
- minimum balance of \$2,000 applies to S70 and S78 accounts, to obtain the offset benefit on the corresponding loan type.

## Interest

For full details of interest rates, interest calculation and interest payment, please see Savings Account Terms and Conditions herein and our Schedule of Interest Rates. Please note: no interest is payable on our S70 and S78 Mortgage Offset Accounts.

## Fees and Charges

Transaction fees may apply to your accounts. You pay no fees up to certain limits based on the combined balance of your Savings, Fixed Term Deposit and Loans. See our Schedule of Fees and Charges for details of all fees and your 'Fee Free Value Level'.

Account keeping fees are charged on business and company accounts only.

## Access and Payment Services Product Summary

Choose from a range of products to access your account, payment services and account information.

<b>Services</b>	<b>Product Features</b>
Direct Debit	Allows you to make direct debit payments on your savings accounts
Periodical Payment	An alternative way to make set payments for bills and other expenses
Direct Credit	Electronic crediting of your wages or other amounts
Member Chequing	Giving you the convenience of cheque book payments
Debit Cards	VISA Card or Redicard for cash withdrawals, ATM access and EFTPOS transactions
NetTeller	Gives you internet access to your account information and payment facilities
RediPhone	Our telephone banking service with access to your account information and payment facilities
BPay	A facility to organise your bill payments with access to the BPay system

## Savings Account Features

	Direct Debit	Periodical Payment	Direct Credit	Cheque	VISA Card	Redicard	Net Teller	Redi Phone	BPay
S4 Access Account	✓	✓	✓	✓	✓	✓	✓	✓	✓
S7 Bonus Saver Account	✓	✓	✓	X	X	X	✓	✓	✓
S10 Cash Management	X	X	✓	X	X	X	✓	✓	✓
S12 Christmas Savers	X	X	✓	X	X	X	✓	✓	X
S40 Business Account	✓	✓	✓	✓	✓	✓	✓	✓	✓
S65 Senior Savers Account	✓	✓	✓	✓	✓	✓	✓	✓	✓
S70 Mortgage Offset	✓	✓	✓	X	X	X	✓	✓	✓
S78 Mortgage Offset	✓	✓	✓	X	X	X	✓	✓	✓

## Things to Remember

- Always maintain sufficient funds in your accounts to cover payments you wish to make.
- When you apply for our NetTeller Internet Banking Services, you must read the applicable Terms & Conditions on our web-site.
- Redicard and VISA Card facilities have daily transaction limits of \$1000 per day per card.
- Always protect your PIN for VISA Card or Redicards and passwords for internet or phone banking. Do not reveal PINs or Passwords to anyone.
- Always report any breach of security or misuse of a payment service by calling us immediately on 1300 13 1964.

- If you delay in notifying us, your possible loss as a result of unauthorised transactions on your account(s) may increase.
- If not properly safeguarded, your cheques may be subject to unauthorised use or alteration for which you may be liable.
- Although we take all precautions with respect to BPay transactions, the security of electronic funds transfer transactions can never be guaranteed.
- Third parties may also impose a surcharge on EFT transactions.
- Transaction fees may apply (see our Schedule of Fees and Charges brochure for details).
- We are paid commission on BPay and VISA Card transactions (see our Financial Services Guide for details).
- We also offer a Bank Cheque service for our members via National Australia Bank. We may pass on any fees imposed by the Bank for issuing, replacement and repurchase of Bank Cheques.

## **Term Deposits Product Summary**

You can choose Term Deposits for terms up to 36 months.

### **Interest Rates**

- Interest is calculated on the closing daily balance, and paid every 28 days, quarterly, six monthly or on maturity.
- We offer different rates of interest for each investment account.
- The interest offered is determined by the term selected and amount invested.
- See our Schedule of Interest Rates brochure for full product details.

## **Product Benefits**

- Your interest rate is fixed for the term of the investment account.
- No fees or charges are payable over the term of the investment.

## **Fees and Charges**

- There are no fees or charges applicable to Term Deposit accounts.

## **Things to Remember**

- Market interest rates may rise or fall over the term of the investment.
- If you withdraw your investment before the end of the term, you will be paid a reduced rate of interest from commencement date of the Term Deposit to the date of withdrawal.
- You must give us 7 days notice for withdrawals on Term Deposits over 2 years.
- You must tell us what to do with your deposit at the end of the term (if not, we will re-invest it for the same period).
- The amount on deposit in a Term Deposit account can only be increased on maturity.

## **Tax Implications**

- You may be required to declare interest earned on your Savings and Term Deposit accounts for income tax purposes.
- If you do not provide us with your tax file number, we will deduct tax from your interest at the rate determined by the Australian Taxation Office.

## **SAVINGS ACCOUNT TERMS AND CONDITIONS**

**Account Access** - Any Redicard, VISA Card or Cheque Book operating on your linked account will be subject to the Terms and Conditions applicable to the facility, the Conditions of Use of a card and the Electronic Funds Transfer Code of Conduct. Periodical Payment, Direct Debit, Direct Credit or other Payments Service will be subject to the Terms and Conditions applicable to those services. Copies of these Terms and Conditions are available on request.

**Account Opening** - We reserve the right to not provide a savings account or related service. When you open an account you may have to quote your Tax File Number (TFN) to avoid having tax taken out of your interest payments.

**Interest Calculation / Payment Method** - We will calculate interest by multiplying the daily closing balance of your account by the daily interest rate. The daily interest rate is the relevant annual rate divided by 365. Please note that interest rates vary between savings accounts, some of which are tiered. We will give you information on current interest rates on request. We will pay interest to your account quarterly at the end of March, June, September and December except on our S12 Christmas Savers account where interest is credited 15th November. Interest on our S65 Senior Savers account is calculated daily at the rate(s) that applies to each part of the balance and paid quarterly. No interest is payable on our Mortgage Offset Accounts (eg S70 and S78).

### **S70 and S78 Mortgage Offset Accounts**

Interest is not payable on these accounts and this account type is only available if you have a Manly Warringah Credit Union home loan mortgage. Interest on your mortgage is then calculated on your unpaid loan account balance less the current balance of your Mortgage Offset Account. The current value balance must be at least \$2000.

**Overdrawn Accounts** - We do not agree to provide any credit in relation to your account. You agree not to overdraw your account unless you have an Overdraft. You may apply for an Overdraft on your S4 Access Account or S40 Business Account which will be subject to the Terms and Conditions of an Overdraft credit contract. We may, at our discretion, honour a Cheque, Periodical Payment, Direct Debit or VISA Card transaction. If your account becomes overdrawn for any reason, immediate repayment is required and we may charge you a fee and interest on the overdrawn amount as well as any reasonable legal fees we incur in obtaining the amount from you.

**Deposits** - The minimum balance which must be maintained at all times in any of our savings accounts is nil, with the exception of the S70 and S78 Mortgage Offset Accounts which require a minimum balance of \$2000 to obtain the offset benefit on the corresponding loan type. The minimum deposit to savings accounts is \$1, with the exception of the S10 Cash Management account which requires a minimum deposit of \$500. Cheques deposited to your account/s will be credited conditionally. Amounts credited will be debited back to your account if the cheque is not honoured on presentation. Credits may not be available until we have been advised that the cheque has been honoured. Arrangements can be made for special clearance on any cheque deposit; we may charge a special clearance fee. If a cheque deposited is refused payment by the paying bank, we may charge a fee (see Schedule of Fees and Charges brochure). All cheques for deposit can only be accepted if in the name of the account holder, unless endorsement by the payee to the account holder is evident on the reverse side of the cheque and there is satisfactory evidence of the identity of the endorser. A cheque will not be accepted if it is 'stale', i.e. the date of the cheque is more than 15 months prior. If a cheque deposited to your account is dishonoured, any interest accrued on the deposit from the day the cheque was credited to your account will be reversed by us.

**ATM and EFTPOS Withdrawals** - ATM (Automated Teller Machine) withdrawals, and EFTPOS (Electronic Funds Transfer Point Of Sale) are available on S4 Access Account, S40 Business Account and S65 Senior Savers account. If you are using a Credit Union Rediteller ATM, the minimum withdrawal of cash in any transaction is \$20 and the maximum withdrawal is \$1000 per access card per day in total for all electronic access withdrawals by ATM or terminal or cash dispenser unit (the withdrawal includes any purchase price). Each day ends at 12 midnight Eastern Time (New South Wales). If you are using an ATM not operated by us, the maximum and minimum withdrawals may be different. We do not accept any responsibility for an operator of another ATM imposing restrictions on the use of an ATM.

**Account Withdrawal and Access Limits** - Withdrawals at call are available on all savings accounts, with the exception of S12 Christmas Savers Account which becomes available at call after the 15th November each year until 31st January, and S10 Cash Management in which case each deposit is fixed for seven (7) days, then minimum withdrawals of \$500 are available at call. We may not allow a withdrawal unless we have proof of identity of the member making the withdrawal which is acceptable to us. You may withdraw up to a maximum of \$2,000 cash per Membership per day at a Credit Union branch. Cash withdrawals require written authorisation from the account holder. If you require a larger amount you must give 24 hours advance notice (verbal or written) to the branch where you wish to withdraw the amount. We reserve the right to refuse large cash withdrawals.

**Third Party Withdrawals** - Written authorisation is required from the member for a third party to conduct a cash/cheque withdrawal.

### **Joint Accounts – Special Terms**

**Credit Balance** - The credit balance of a joint account is held jointly by all account holders. Each account holder has the right to all of the balance, jointly with the other account holders.

**Survivorship** - If a joint account holder dies, the remaining account holder holds the credit balance and if more than one, those remaining account holders hold the credit balance jointly.

**Authority / Disputes** - A joint account holder may only make a withdrawal on the terms of any authority to operate on the account. If there is any dispute notified to us between joint account holders, we may decide to only permit operation on the account when all parties have signed the necessary authority.

**Joint and Several Liability** - Each joint account holder is liable for the whole of any debit balance on the account. We can sue all or any account holder(s) for an amount owing on the account.

**Cheque Payees** - We may accept a cheque into a joint account which is payable to any one or more of the joint account holders.

**Agent Authority Instructions** - You may nominate a person to operate on your account by completing an Agent Authority form, available at any of our branches. By signing an Agent Authority you instruct us to allow a person to be authorised to operate on your account and to conduct any transactions on the account that you could, including:

- cancelling cheques;
- making withdrawals;
- authorising Periodical Payments and Direct Debits; and
- using electronic and other access to your account.

**Authority To Operate**- The Agent Authority will state the method of operation for the account. This may be:

- any account holder or signatory to sign (ie. operate); or
- all account holders and signatories to sign; or
- another method which you specify and which is acceptable to us.

**Card Access** - If a Redicard or VISA Card is issued on an account, the method of operation for the account will be any account holder or signatory to sign.

**Duration** - An Authority To Operate and Agent Authority will remain in force until we receive written notice of cancellation or written notice of the death of the person granting the authority and that written notice

has been processed by us. Notice of cancellation must be signed by all surviving account holders. We may require a new Authority To Operate and Agent Authority before we allow further operation on the account.

**Disputes** - If there is a dispute notified to us about an Authority To Operate and Agent Authority or the owner or owners of an account we may refuse to allow operation on the account until all parties concerned have signed the necessary authority.

### **AML requirements**

**Identity** – We will not allow a person to open or operate an account until his or her identity has been verified in accordance with procedures prescribed by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth.). We may delay, block or refuse to provide a product or service to you until necessary identification requirements are satisfied. We may need to collect additional information from you in order to comply with AML/CTF laws.

**Liability/warranty** – You agree that we will incur no liability to you if we delay or block any account/transaction, or refuse to pay any money in the reasonable belief that an account/transaction may contravene any such law. We may suffer loss from you entering into transactions that would breach the AML/CTF laws or acting on someone else's belief in breach of the AML/CTF laws. We may seek a member warranty and indemnity based on the warranty.

**Liability** - We are not liable for any loss or damage caused to you by persons authorised to operate on your account, except where it arises from fraudulent conduct by our agent or employee or if we are liable under statute or the EFT Code. We are not liable for any loss or damage caused by any delay in processing a cancellation of an Authority to Operate.

### **TERM DEPOSIT TERMS AND CONDITIONS**

Information on our current interest rates and fees and charges is available on request from us.

**Account Opening** - Our brochure Operation of Accounts and Account Facilities explains how to open an account with us. When you open an account you may have to quote your Tax File Number (TFN) to avoid having tax taken out of your interest payments.

**Instructions** - You must complete an application form and account instructions to establish a Term Deposit account. A Term Deposit account will only be opened in the account holder/s name/s. Written notice is required to alter the instructions for a Term Deposit account.

**Restrictions** - We may set maximum and minimum amounts for Term Deposit accounts and terms. We reserve the right to restrict deposits to nominated Term Deposit accounts.

**Interest Rate** - The interest rate on your Term Deposit account will not change during the term of the deposit, unless agreed between you and us. If we quote you an interest rate for a Term Deposit account the rate may differ if the deposit is not made on the same day.

**Interest Calculation** - Interest is calculated on closing daily balances and credited to your account every 28 days, quarterly, six monthly or on maturity as directed by you. Interest is calculated by multiplying the closing daily balance by the daily interest rate. The daily interest rate is the annual interest rate divided by 365. We will not change the method of interest calculation or payment during the term of the deposit.

**Withdrawal Restrictions** - You acknowledge that any Term Deposit account deposit is lodged on the understanding that it is not withdrawn before the maturity date.

**Early Withdrawal - Reduced Interest**

You may withdraw part or all of your deposit before the term has ended. If you do so, interest on the amount withdrawn will be paid at a reduced rate from the date of deposit to the day prior to withdrawal. For Term Deposits of 2 years or more, you must give us 7 days written notice before making a withdrawal. The reduced rate will be as decided by us from time to time and can be much lower than the rate that would otherwise apply. Any interest paid at the higher rate on amounts withdrawn before maturity will be recalculated at the reduced rate and the difference payable on deducted interest on withdrawal, or if this is not sufficient, from the principal at time of withdrawal.

**Maturity of Term Deposit account** - We will send you a letter of notification of maturity approximately two weeks prior to the maturity date for your Term Deposit. You may then nominate to have the principal on maturity renewed, transferred to a nominated account or paid by cheque. If you do not nominate how the principal is to be repaid or interest paid, we will pay principal and interest in accordance with the account instructions we received from you when the Term Deposit was established. If the Term Deposit is renewed by us, the

interest rate and other conditions will be those applicable to any other Term Deposit deposit made on that day for the same amount and term.

**Account Closure** - We may close a Term Deposit account should the balance of that deposit fall below minimum balance requirements. We may close your Term Deposit account even though the account may have a credit balance. We will give you reasonable notice before doing so and will repay any credit balance.

**Certificates** - Term Deposit Certificates will be issued for all Term Deposit accounts on establishment and when individual deposits are reinvested at maturity.

**Cheque Deposit** - Cheques deposited to your account/s will be credited conditionally. Amounts credited will be debited to your account if the cheque is not met. Credits may not be available until we have been advised that the cheque has been cleared. Arrangements can be made for special clearance on any cheque deposit. All cheques for deposit can only be accepted if in the name of the account holder, unless endorsement by the payee to the account holder is evident on the reverse side of the cheque and there is satisfactory evidence of the identity of the endorser. A cheque will not be accepted if it is 'stale', i.e. the date of the cheque is more than 15 months ago. If a cheque deposited to your account is dishonoured, any interest accrued on the deposit from the day the cheque was credited to your account will be reversed by us.

## **DIRECT DEBIT AND PERIODICAL PAYMENT TERMS AND CONDITIONS**

A Direct Debit or Periodical Payment service may be established on any savings account with the exception of S10 Cash Management and S12 Christmas Savers accounts. A Direct Debit transaction is a transfer of funds from your account to an account with another financial institution, when you have authorised it to debit your account. A Periodical Payment is a transfer of funds at your request from your account to a specified account on a regular basis.

**Payment Order** - If you request more than one Periodical Payment or Direct Debit, we will determine the order in which they are paid.

**Overdrawn Accounts** - If the amount of the Direct Debit or Periodical Payment exceeds the Available Balance in your Savings account we may refuse to pay the Direct Debit or Periodical Payment. We may cancel a Direct Debit if you do not maintain sufficient funds to meet your Direct Debit payments. If a Direct Debit is not paid we will advise you in writing, by ordinary prepaid post as soon as practicable, but will incur no liability for failure to do so. We may impose a fee if payments are dishonoured (refer to Schedule of Fees and Charges brochure). The Available Balance includes any funds lodged in a Credit Union account and unused overdraft. The Available Balance does not include deposits received but uncleared in accordance with the policy of the Credit Union, nor does it include interest accrued but not credited or deposits in transit.

**Stop Payments** - To stop or alter a Direct Debit or Periodical Payment, you must provide written instructions to us setting out full details of the Direct Debit or Periodical Payments at least three (3) business days before the next payments is to be made. You must also instruct any Direct Debit Supplier to stop the Direct Debit without delay.

**Fees and Charges** - We may charge you a fee for Periodical Payments or Direct Debits including dishonour fees. We may also debit your account for any fees or charges passed on to us by another financial institution. Refer to our Schedule of Fees and Charges brochure for current details.

**Direct Debits** - To establish a Direct Debit, you must complete an authorisation form and send it to the Direct Debit supplier to establish the Direct Debit service. The Direct Debit payment will commence following authorisation from the Supplier on the days nominated by the Supplier.

**Periodical Payments Conditions** - To establish a Periodical Payment service, you must complete an Authority for Periodical Payment form. We do not have to advise you if a periodical payment is not made. When we make a Periodical Payment we are not acting as your agent or the agent of the payee. If a Periodical Payment is for a loan with us and there are not sufficient funds to make the payment, we may at any time debit your account from which the payment is made for any amount you owe us. If a Periodical Payment is dishonoured for two payments, the authority may automatically be cancelled by the Credit Union.

## DIRECT CREDIT TERMS AND CONDITIONS

**Service** – You may have your salary or other regular payments credited to your Savings account by Direct Credit. Approval is at our discretion.

**Instruction** – No written authorisation to the Credit Union is required from you to have payments credited to your account.

**Suppliers** – We reserve the right to refuse to accept deposits from a Direct Credit Supplier who is not registered in the Direct Entry scheme transmitted via Credit Union Services Corporation (Australia) Limited (CUSCAL). The Direct Entry Supplier must provide sufficient funds to us to credit your account and comply with any conditions that we impose from time to time.

**Conditions** – Direct Credits received daily are to be processed no later than 9am the next working day. We are not liable for any delay in the crediting of payments to your nominated account.

**Direct Credit Reversal** – We may reverse a Direct Credit to any of your savings accounts that we have received on your behalf if we, for any reason whatsoever, do not receive value for the Direct Credit.

**Stop Payment** – To stop a Direct Credit payment service you must notify your Direct Credit Supplier and the Credit Union without delay after deciding to stop the service.

## GENERAL TERMS AND CONDITIONS

**Fees and Charges** - We may charge you fees and charges as set out in our Schedule of Fees and Charges brochure and debit them to your account. We will give you a Schedule of Fees and Charges brochure at the time you open an account and anytime at your request.

**Account Combination** - We may appropriate the credit balance of any of your Savings or Term Deposit towards repayment of a debt that you may owe us. We will notify you promptly after doing so.

**Statements** - Account statements are sent to you every six months. A statement will be sent monthly to those

members that have VISA Card access and overdraft. More frequent or duplicate statements can be requested at any time; however, a fee will apply. You agree to notify us without delay of any change of address or any errors or unauthorised transactions on your statement. If you are a joint account holder living at the same address as another joint account holder of the same account, we will only send one statement of account to that address. If joint account holders live at different addresses notified to us, on request we will send statement to up to 2 different addresses. A fee may apply for more than one statement.

**Confirmations** – If you request it we will confirm the opening and closing of all products and services to you in writing.

**Account Closure** - We may close any of your accounts even though the account may have a credit balance. We will give you reasonable notice before doing so and will repay any credit balance. Any Redicard, VISA Card or Cheque Book authorised for use on any of your accounts must be returned to us unless it is authorised for use on another person's account.

**Dormant Accounts** - Your account is 'dormant' if you have not completed any transactions on the account for at least 12 months. We may charge an annual maintenance fee on dormant accounts. Please note: we do not pay interest on dormant accounts.

**Variations** - We may change the Terms and Conditions which apply to your Savings account, Term Deposits or Payment Services. If we do so, we will notify you:

- at least 30 days before we introduce new fees or charges, or increase existing fees and charges or change the method of interest calculation or frequency of interest payment, or make a change that will increase your liability for losses relating to EFT transactions, or impose, remove or adjust a periodic limit.
- before or no later than the day we change other Terms and Conditions which reduce interest rates, increase your obligations or decrease your return (unless it is necessary to make the change immediately to restore or maintain the security of the access system of an individual account)
- in our next contact with you after increasing interest rates, or making any other change.

We will give you written notice if we introduce a new fee or charge, or vary the method by which interest is calculated or the frequency with which it is credited. You agree that we may give you notice of all other changes by written notice, by an advertisement in a national or local newspaper, by a notice in your account statement or by a notice in our newsletter.

You will be deemed to have received notice on the second day after the mailing of the letter, newsletter or account statement. For joint accounts we will provide one copy of the notice to the primary joint member.

**EFT Code of Conduct** - We warrant that we will comply with the EFT Code of Conduct where that Code applies.

**Government Charges** - We may debit your account for any Government charges we incur. We will notify you of the introduction or variation of a Government charge payable directly or indirectly by you, in writing, unless it is publicised by a Government agency or representative body.

Note: In this document 'we', 'us' or 'our/s' refers to the Credit Union and 'you' or 'your/s' refers to a member or account holder.

## **Your Privacy**

Please see our Privacy Brochure for details on the Credit Union's member privacy policy and procedures.

## **What To Do If You Have a Complaint**

First, contact a Member Services Officer on 1300 13 1964.

If you need further assistance, you can use our internal dispute resolution service: see our Complaints & Dispute Resolution Guide for details.

We also belong to the Financial Ombudsman Service.

GPO Box 3, Melbourne. 3001

Toll Free: 1300 78 0808

Fax: (03) 9613 6399

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

Website: [www.fos.org.au](http://www.fos.org.au)

This way, if we cannot resolve your dispute with us, you can have the matter determined independently by FOS.

## **How to Contact Us**

Please contact us for assistance or additional information on any of your Credit Union products and services by:

Mail: Manly Warringah Credit Union Ltd.  
PO Box 1964, Dee Why.2099

Phone: 1300 13 1964

Fax: (02) 9972 3800

Email: [info@mwcu.com.au](mailto:info@mwcu.com.au)

Website: [www.mwcu.com.au](http://www.mwcu.com.au)

Branches: Dee Why, Manly, Mona Vale  
& Warringah Mall