

# Credit Ombudsman Service

## Complaint Voucher

February 1

# 2007

The voucher program allows Members to recoup fees paid and charged for a complaint received by COSL. The Voucher can be used for any complaint closed, even a complaint that may have attracted a higher amount of accumulated Complaint Fees.

### Terms & Conditions



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## COSL's Free Complaint Voucher

COSL's Free Complaint Voucher enables a Member to obtain a refund of any Complaint Fees paid by the Member for any one particular complaint.

### Terms & Conditions of Use

1. The Free Complaint Voucher can be used if it meets the following criteria:
  - (a) the complaint was received by COSL after 31 January 2007; and
  - (b) COSL has closed the complaint; and
  - (c) if and as long as any fee/s invoiced by COSL have been paid by the due date (a fee refers to a membership fee, renewal fee, Complaint Fee or additional fee); and
  - (d) if the Complaint Fee/s for which the Voucher is intended to be used have been paid by the due date.
2. The voucher can only be used once in a membership year (a membership year is the 12 month period commencing on the effective date of COSL membership or renewal).
3. The voucher is only valid for one complaint and cannot be used to obtain a refund of Complaint Fees on another complaint.
4. The Voucher will expire immediately and without notice on:
  - (a) the refund of the relevant Complaint Fees; or
  - (b) the non-payment of a membership fee, renewal fee, Complaint Fee or additional fee by the due date; or
  - (c) the Member's membership not being renewed by the due date; or
  - (d) the date of the Member's notice of its intention to resign; or
  - (e) the date of cancellation of the Member's membership or the date on which the Member is expelled.
5. The Voucher is not transferable or cumulative.
6. The Voucher does not apply to:
  - (a) awards (Orders) made by the Ombudsman against a Member; and/or
  - (b) actual costs of expert advice obtained by COSL; and/or
  - (c) actual costs of third party mediation.

Refer to the 'COSL Constitution' for more information regarding fees.

### Using the Voucher

1. Once the complaint has been closed Email [accounts@cosl.com.au](mailto:accounts@cosl.com.au) and state:
  - (a) your Membership number; and
  - (b) the complaint number to which the voucher is to be applied.
2. Once COSL receives the request, the complaint fee/s will be refunded or waived within 7 working days.

*If you would like more information please contact the Credit Ombudsman Service*

**Case Management:** T 02 9273 8400 E [info@cosl.com.au](mailto:info@cosl.com.au)  
**Membership:** T 02 9273 8455 E [members@cosl.com.au](mailto:members@cosl.com.au)