

Rights & Responsibilities of Consumers

1. You have a right to redress if you are aggrieved;
2. As an account holder, you have a right to at least one free statement of account monthly;
3. You have a right to privacy of your information with your financial institution, except a disclosure is otherwise authorized by you or by law;
4. You have a right to fair and equal treatment as all other customers in the same category. There may be few exceptions that your financial institution will define for your understanding;
5. You have a right to a conducive and safe banking environment at any time during an in-person or online transaction;
6. You have a right to request information about your account(s) or transaction(s) with your financial institution at the time you deem it useful;
7. Carefully read the terms and conditions given to you;
8. Understand all the benefits, risks, fees, interest and charges of all products/services you desire;
9. Ask questions about anything you do not understand before entering any contract;
10. If a deal sounds too good/attractive to be true, double check from other sources before signing up;
11. Report suspected fraud or error;
12. Kindly ensure that all the information you provide your financial institution are factual to the best of your knowledge;
13. Keep your cheque book, ATM, Mobile Money and all information relating to your account like Personal Identification Number (PIN), passwords and codes safe;
14. Check other financial institutions for similar products and services and choose the one that is most convenient for you;
15. Ensure that payments or repayments of loan to your financial institution are not delayed in order to avoid penalties in the form of default charges; and
16. Contact the CPU hotline when in doubt of any financial product/service.