

INTERNAL COMPLAINTS PROCEDURE

We aim to offer our members high quality and value for money services. However, if you feel we have let you down by offering a below par service, you have the right to complain.

Our Commitment to you

We will deal with your complaint as thoroughly and quickly as possible.

If your complaint cannot be resolved immediately, we will tell you when you can expect a response and keep you advised of progress.

We aim to acknowledge your complaint in writing within five working days of receipt, we hope to resolve your complaint within a maximum period of eight weeks.

Your First Step

The best way to make a complaint depends on how the situation has arisen. If an officer of the credit union is already dealing with your complaint you should write to them in the first instance. Otherwise you should make your complaint in writing to the Complaints Officer at the credit union. Your complaint will be acknowledged within five working days.

Tips on making a written complaint

- Include your full name, address and membership number (or pay number) at the top of the letter.
- Insert the date at the top of the letter. This will help you keep a record of when you made your complaint and length of time the complaint has taken to resolve.
- Write a brief summary of your complaint.
- List your facts in a clear order.
- Send photocopies of relevant documents but ensure you keep originals.
- Take a copy of the letter before you send it.

If you are still unhappy

In the majority of cases, complaints are resolved quickly and to everyone's satisfaction.

The credit union Complaints Officer has the responsibility for dealing with complaints from members. They will undertake an independent review on your behalf and provide you with a written response.

If the complaint has been taken through the credit union's internal complaints procedure and you are dissatisfied with the outcome, you may refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service

The Financial Ombudsman Service provides customers with a free and independent service to resolve disputes with financial firms.

If you have a complaint that you cannot resolve with your bank, building society, credit union, insurance company or mortgage company then you may take it to the FOS, however, you must have first tried to resolve your complaint using the company's internal complaints procedure.



To contact the Financial Ombudsman Service:
Financial Ombudsman Service South Quay Plaza
183 Marsh Wall
London
E14 9SR

Consumer helpline:

Monday to Friday 8am – 8pm Saturday 9am – 1pm 08000234567 or 03001239123

Financial-ombudsman.org.uk