Do you have a complaint to make?

Have we let you down?

We aim to offer our members high quality and value for money services. We can only do this with your help. If we have let you down, please tell us.

Our commitment to you

We will provide you with a copy of our internal complaint's procedure. We aim to deal with your complaint as thoroughly and as 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 within seven days and resolve your complaint within a maximum period of eight weeks.

Your first steps

The best way to make a complaint depends on how the situation arose. If an officer of the Credit Union has written to you or is already dealing with you, you should make contact with that person, either by telephone, in writing or by calling into the Credit Union's office. Alternatively, please address your complaint to The Complaints Officer.

Tips on making a written complaint

- Include your full name, address and any reference number – such as your account or membership number at the top of the letter
- Insert the date at the top of the letter – this will help you to keep a record of when you made your complaint and the length of time before you receive a response
- Write a brief summary of your complaint at the beginning of the letter
- List the facts clearly and in a sensible order; by date or time order can be useful
- Do not go into too much detail and avoid repetition
- Send photocopies of any relevant documents – but make sure you keep originals
- Keep a photocopy of every letter you write

If you are still unhappy

In the majority of cases, complaints can be resolved quickly and to everyone's satisfaction. If not, please ask for your complaint to be referred to The Complaints Officer in line with the Credit Union's internal complainant's procedure. The Complaint's Officer has special responsibility for complaints within the Credit Union; they will undertake an independent review on your behalf and provide you with a written response.
If your complaint has been through the Credit Union's internal complaints procedure and you are dissatisfied with the Credit Union's final response letter; you can take your complaint to the Financial Ombudsman Service.

What is the Financial Ombudsman Service

The Financial Ombudsman Service – sometimes referred to as the FOS, has been set up to provide consumers with a free and independent service to resolve disputes with financial providers. If you have a complaint that you cannot resolve with your Bank, Building Society or Credit Union, Insurance Company, Mortgage or Pension provider then you may be able to take it to the Financial Ombudsman Service. Before you take your complaint to the Ombudsman; you must first have tried to resolve your complaint through the internal complaints procedure of the organization you are complaining about.

Further information is available from

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Phone: 0845 080 1800
Website: www.financial-ombudsman.org.uk