



Complaint Form		Form No.
<b>Complainants Details</b>		Membership number:
Mr./Mrs./Ms./Cllr: (delete as appropriate)	First name:	Surname:
Address:		Post code:
Telephone no:	Email address:	
Date complaint made:    /    / 20	Time complaint made:	
<b>Nature of complaint</b>	Who took the complaint?	
Type of complaint: Financial loss / Inconvenience / Stress / Behaviour	Was the complaint written / verbal?	
<u>Summary of the complaint</u>		
Has a copy of the complaints procedure been sent to the complainant? YES / NO	Date passed to complaints officer:	
<b>Response</b>		
<u>Nature of response: e.g. apology offered (verbal/written)</u>		
Date of initial response / final resolve:    /    / 20	Has the complaint been resolved? YES / NO	
<b>Financial Ombudsman Service</b> <i>In the event of the complaint not being successfully resolved</i>		
Date passed to the FOS    /    / 20		
Final outcome:		





## **Complaints Procedure**

### **Our commitment to members**

As a member of the Association of British Credit Unions (ABCUL), and part of the World Council of Credit Unions, WCOCU) this credit union aims to provide members with quality financial services.

We welcome an opportunity to put things right for members who are dissatisfied with our service. Members' feedback will be used to help improve services for all members.

This procedure sets out how a complaint can be made to the credit union, and how the complaint will be investigated and responded to.

### **Definition of complaints and eligible complainants**

A complaint is any expression of dissatisfaction, whether written or oral, about a service that the credit union has provided, or failed to provide that has resulted in a financial loss, material distress or material inconvenience, or the potential for such loss or inconvenience to occur.

Complaints can only be made by eligible complainants. An eligible complainant is:

1. a credit union member or junior saver, or potential or former member or junior saver
2. a nominated beneficiary or personal representative of 1 above
3. a business with a turnover of less than £1million

This credit union asserts its right to make appropriate business decisions about any area of our operations; including admission of new members to membership and individual eligibility for credit as referenced in the membership and loan policies of the credit union.

Complaints will be handled fairly, consistently and promptly.

### **Receiving a complaint**

A complaint can be received at any place that the credit union conducts business. A complaint can be received by any officer or volunteer of the credit union.

A complaint may be made in writing or orally to an officer or volunteer of the credit union. A complaint can be made in person, by letter, telephone or email.

The officer or volunteer receiving the complaint shall record the following information:

1. Name of complainant
2. Address and contact details of complainant
3. Membership number of complainant (if a member)
4. Date and time complaint received
5. Date and time complaint occurred
6. Substance of complaint
7. Type of complaint (e.g. financial loss, inconvenience, distress, behavioural, etc.)
8. Name of person receiving complaint
9. Action taken when receiving complaint e.g.: apology offered, provided copy of internal complaints handling procedure, other information provided
10. Date complaint passed to the Complaints Officer responsible for dealing with complaints

The information recorded will be reported back to the complainant. It is not necessary for the complainant to sign to confirm the information recorded.

This information will also be stored in the complaints register.

All complaints shall be addressed to the Complaints Officer and copied to the Chair of the Supervisory Committee.



### **Investigating complaints**

The Complaints Officer will be responsible for actioning and investigating the complaint.

If the Complaints Officer is the subject of the complaint, the Chair of the Supervisory Committee may delegate a suitable individual, not involved in the complaint, to action and investigate the complaint as soon as the complaint is received.

In this credit union, the Complaints Officer is: **Dianne Uttley**

The first person will take the lead on responding to and investigating complaints. The second named person will assume responsibility if the first named person is the subject of the complaint or unavailable.

A thorough investigation will be undertaken upon receipt of a complaint.

Appropriate actions will be taken to identify and remedy any recurring or systemic problems as well as any specific problem identified by a complaint.

### **Responding to complaints**

The credit union aims to resolve the complaint to the complainant's satisfaction as speedily as possible.

#### **Within a day**

This credit union aims to resolve complaints to the complainant's satisfaction by the close of business on the next business day after the day on which the complaint was received.

Complaints satisfactorily resolved and completed within this time period will be recorded as satisfactorily completed but will not be included within the annual report to the FSA. The records of such complaints are not required to be kept for three years.

#### **Within 7 days**

If the complaint cannot be resolved quickly, an acknowledgement will be sent to the complainant within 7 days of receipt of the complaint.

The acknowledgement will include the following information;

- the name or job title of the person handling the complaint
- the credit unions internal complaint handling procedure

#### **Within 8 weeks**

If still unresolved within 8 weeks of receiving a complaint, the credit union will send the complainant:

- a final response, or
- a response which explains the delay and advises the complainant when a final response can be expected. The complainant will be asked whether they are willing to extend the time for the investigation to be completed. The complainant will be advised that if dissatisfied with the delay he can refer the complaint to the Financial Ombudsman Service (FOS). A copy of the FOS explanatory leaflet will be included in the response.

### **Final response**

It is the credit union's intention to provide a complainant with a satisfactory final response within 8 weeks of receipt of the complaint.

The final response will include:

- a summary of the complaint
- a summary of the investigation into the complaint
- the credit union's views on the issues raised in the complaint
- whether the credit union acknowledges it has been at fault in any way
- details of any redress or offer made to settle the complaint
- the complainant's right to refer the complaint to the FOS if remaining unsatisfied with the final response from the credit union
- a copy of the FOS explanatory leaflet

**Suffolk Credit Union Ltd, Endeavour House,  
8 Russell Road, Ipswich IP1 2BX.**

Telephone: 01473 265000 email [credit.union@suffolk.gov.uk](mailto:credit.union@suffolk.gov.uk) Website: [www.suffolkcreditunion.org.uk](http://www.suffolkcreditunion.org.uk)



### **Redress to complainants**

The credit union will seek to improve its services to all members as a result of complaints received.

If appropriate to the circumstances of the case, the Complaints Officer investigating the complaint will have the authority to offer an appropriate level of financial compensation as final settlement of the complaint up to an amount no greater than £50. If an amount greater than this amount is considered appropriate, the decision will be referred to the Board to determine. At all times, any financial redress offered will not be greater than any actual financial loss incurred, and will be dependent upon the circumstances of the individual complaint.

**Records and reporting:** The credit union will keep all records of complaints taking more than the following business day to resolve, for a period of 3 years. The credit union will make an annual report to the FSA on the amount and type of complaints handled by the credit union.

**Financial Ombudsman Service (FOS):** If a complainant remains dissatisfied at the completion of the credit union's internal complaint handling procedure and receipt of a final response from the credit union, the complaint may be referred to the FOS within 6 months of receiving the credit union's final response letter.

The credit union will co-operate with any investigation undertaken by the FOS. The FOS provides a free service to members and consumers. They can be contacted at:

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

Phone: 0845 080 1800  
email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Contact us:** If you would like to discuss your complaint further, please do not hesitate to contact us.