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**BALLINASLOE CREDIT UNION (OUR LADY OF LOURDES) LIMITED**

**MEMBER COMPLAINTS PROCEDURE**

It is the aspiration of your credit union that a complaint against the credit union will be resolved in a fair and equitable manner. In order that this is accomplished the following is the procedure which you should follow in order to have your complaint/dispute, in your capacity as a member, settled. For further information, please refer to Rule 108 of the Standard Rules of the Credit Union.

**Step 1.** The complainant shall discuss the complaint with the complaints officer appointed by the credit union who will, where possible, resolve the complaint.

The complaints officer is Ms Feeney

*If the complaint is not resolved to the satisfaction of the complainant:*

**Step 2.** The complainant shall complete a complaints form (the “Complaints Form”) (Appendix 1) which is pre-addressed to the complaints sub-committee. Following receipt of the Complaints Form, the complaints sub-committee shall investigate, discuss and wherever possible resolve the complaint. The complainant shall have the right to meet with (in person or online) and speak directly with the complaints sub- committee,

*If the complaint is not resolved to the satisfaction of the complainant:*

**Step 3.** The complainant should request the secretary of the credit union to forward the complaint to the board of directors. The board of directors shall investigate, discuss and wherever possible resolve the complaint. The complainant shall have the right to be heard by the board of directors. The right to be heard in this context means that the complainant has a right to have their complaint and supporting documents submitted to the Board in written form and for the information to be reviewed and discussed by the Board in an impartial manner and to receive a written reply to their complaint

All complaints to the Board should be copied in full to the Board together with a summary of additional information to assist them, including the following information:

* 1. Details of the complaint or dispute, including date of any events from which the complaint or dispute arises;
  2. Copies of all supporting documentation
  3. Determination of the Complaint’s Sub-Committee including details of the rationale for the Determination.

The complaint will be discussed by the Board of Directors at the next meeting after the Determination of the Complaint’s Sub-Committee. The Board will consult with the CEO and any other relevant officers, and, if necessary, may consult with other external advisors. The Board of Directors may offer the Member a meeting, if deemed appropriate or necessary. Once a decision has been reached by the Board of Directors, the Credit Union will issue a letter to the Member outlining the decision.

**Communicating the Board Decision**

There need be no written confirmation of a decision in the Member’s favour if:

* the Member is happy with the decision; and
* the Member does not request written confirmation.

However, if the decision of the Board is not in the Member’s favour, then there needs to be written confirmation of this decision, detailing:

* the decision.
* the reasons for the decision;
* a statement which explains the evidence relied upon for the decision and the availability of such evidence if required by the Member;
* the consequences of the decision;
* contact details for the Financial Services Ombudsman’s Bureau.

**Timetable for Complaint Handling**

The timetable for general complaints handling will be:

**Action Timing**

Initial Response within three business days

Resolution (best practice) within 14 days

Resolution (maximum) within 45 days

No Resolution Member advised of right to complain between 14 & 45 days to FSPO

**External Resolution of Disputes**

If the complaint cannot be handled to the satisfaction of the member internally then the matter may be referred to the Financial Services and Pensions Ombudsman (FSPO) to be dealt with. The Credit Union will co-operate fully with the FSPO and will provide any information requested in a timely manner.

In accordance with Rule 108 nothing shall prevent the Financial Services Ombudsman from investigating and adjudicating a complaint made against a credit union about the provision of, or failure to provide, a financial service, so long as the complaint:

1. falls within the jurisdiction of that Ombudsman, and
2. does not relate to a matter that involves only the governance of the credit union.

**Note:** Nothing in Rule 108 shall prevent the Financial Services Ombudsman from investigating and adjudicating a complaint made against a credit union about the provision of, or failure to provide, a financial service, so long as the complaint:

(a) falls within the jurisdiction of that Ombudsman, and

(b) does not relate to a matter that involves only the governance of the credit union.

***End of Procedure***

**Appendix 1**

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**BALLINASLOE CREDIT UNION (OUR LADY OF LOURDES) LIMITED**

**COMPLAINTS FORM**

Please read the attached Complaints Procedure before completing this form.

**To:** The Complaints Sub-Committee

Name/address of Complainant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Membership No. of Complainant (if applicable): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**DESCRIPTION OF COMPLAINT:**

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Continue on the back of this sheet if necessary)

**(**Please attach copies of any relevant documentation. Please retain a copy of this form and any relevant documentation for your own records.)

**Signature of Complainant:**

**Date: \_\_\_\_\_\_\_\_\_\_\_\_\_**