

MEMBERS COMPLAINTS NOTICE

Capital Credit Union wants to be viewed by all of its Members as efficient and fair in all its dealings with you.

However, as with any service provider, things may go wrong from time to time. Where you have a complaint about how we have dealt with you, we want you to tell us. We welcome complaints about anything including:

- Where our service is unduly slow or inefficient,
- Where we may have been less than courteous,
- Where you think we may have discriminated against you,
- Where something has occurred in respect of your account which you are not happy with,
- Where an application for either Membership or a loan has been declined, or for any other matter.

Telling us has two advantages. Firstly, any complaint will be investigated fairly, and in accordance with our Complaints Procedure.

Secondly, your complaint may help us improve our services to you and other Members.

Thankfully, this Credit Union rarely gets complaints, but we are keen not to become complacent. If something has gone wrong, we want to hear from you, not lose you.

We cannot address the matter unless we know about it.

Signed:

Gerard McConville

CEO



**Capital
Credit Union**

How does a member (complainant) make a complaint?

Step 1

The complainant should discuss their complaint with a designated officer of the credit union who will, where possible, resolve the complaint.

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

Step 2

The complainant should complete a Complaint Form – or otherwise put the complaint in writing and send it to the Complaints Officer (Pat Byrne) with any relevant supporting documentation. The complainant will have the right to be heard and the Complaints Officer will investigate and, where possible, resolve the complaint.

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

Step 3

The complainant should request that the Complaints Officer forward the Complaint Form to the Complaints Committee which will investigate and, where possible, resolve the complaint. The Complaints Committee may consult with the Complaints Officer or any other parties in order to resolve the complaint.

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

Step 4

If the complaint is not resolved to the satisfaction of the complainant, the complainant may request the secretary of the credit union to forward the complaint to the board of directors, who shall investigate, discuss and wherever possible resolve the complaint.

The board of directors may consult with the complaints officer or any other parties in order to resolve the complaint.

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

Step 5

If the matter remains unresolved between the complainant and the credit union, the complainant can refer their complaint to the Financial Services Ombudsman.

The Financial Services Ombudsman can be contacted at: 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Contact details:

Tel: + 353 (1) 5677000 Fax: + 353 (1) 6620890

Email: info@fspo.ie Website: www.fspo.ie