

## **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:**

*Patrick Byrne*

**CEO**



**Capital  
Credit Union**

## **How does a member (complainant) make a complaint?**

### **Step 1**

The complainant should discuss their complaint with a Complaints Officer of the credit union who will, where possible, resolve the issue.

On receipt of an oral complaint, the member will be offered the opportunity to have the complaint treated as a written complaint.

If a complaint is not made formally in writing, this procedure does not apply.

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

### **Step 2**

The complainant should complete a Complaint Form or otherwise put their complaint in writing and send it to the Complaints sub-committee with any relevant supporting documentation. The complainant will have the right to be heard and the Complaints sub-committee will investigate and, where possible, resolve the complaint.

All complaints received under this procedure will be acknowledged in writing or other durable medium by the credit union within 5 working days of the complaint being received.

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

### **Step 3**

The complainant should request that the Secretary forward the Complaint Form to the Board of Directors which will investigate and, where possible, resolve the complaint. The Board of Directors may consult with the Complaints Officer or any other parties in order to resolve the complaint. The complainant will have the right to be heard by the Board of Directors.

The credit union will, while investigating the complaint, give the complainant a regular update on the progress of the investigation at intervals of not less than 20 business days.

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

### **Step 4**

Where the complaint remains unresolved or is not resolved within 40 business days, the credit union will inform the complainant of the anticipated timeframe within which the credit union hopes to resolve the matter and the right of the member to refer the complaint to the Financial Services Ombudsman (FSO). The member will be given the contact details of the FSO:

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

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

Email: [info@fspo.ie](mailto:info@fspo.ie) Website: [www.fspo.ie](http://www.fspo.ie)