

## **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**



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

### **Step 1**

The complainant should discuss their issue with a Branch Team Leader who will, where possible, resolve the issue.

However, on receipt of a formal oral complaint, the member will be advised to put their oral complaint in writing to the Complaints Officer.

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

### **If the issue 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 Officer 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.

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**

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 & Pensions Ombudsman, or other adjudication body as appropriate.

The member will be given the contact details of the FSO:

The Financial Services Ombudsman,  
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)