



Complaints Procedure

Policy History

Version No	Approved By	Review Date	Approved By
1.0	Sept 17	Sept 20	Board

1.0 Introduction

We are committed to providing a high standard of service to every customer, every time, no matter how you contact us. We do recognise, however, that occasionally we will not live up to your expectations or our promises.

Your comments are important. Not only do they allow us to improve our individual service to you, they also help us to enhance our products and services in general, making life easier for everyone who uses them. So if you have reason to suggest how we could have served you better, please do let us know.

2.0 How to make a complaint

If you have a complaint about any aspect of our service then we would like to hear from you. You can contact us in person, or in writing.

Should you wish to do so you may write to our Credit Union Manager, however if the complaint is in relation to the Manager then the complaint will be dealt with by the board. All correspondence must be sent to:-

Merthyr Tydfil Borough Credit Union Limited
139 High Street,
Merthyr Tydfil CF47 8DN

Information we require

To help us investigate and resolve the problem as quickly as possible, please provide the following information:

- Your name and address, Membership Number (If Applicable)
- A clear description of your concern or complaint.
- Details of what you would like us to do to put it right.
- Copies of any relevant documents, such as letters.
- A daytime telephone number where we can contact you.

3.0 How we will handle it

We will try to resolve your complaint immediately, and with the minimum of inconvenience to you. The first step is for us to be really clear on what the problem is, and to identify with you what we can do to put it right. The more information you can give us the better.

Sometimes we will not be able to solve the problem with you "on the spot". If we are unable to resolve your complaint by the following day, and if we have not already contacted you to agree our proposal for resolving it, we will:

- Send an acknowledgement of your complaint in writing within 5 working days.
- Confirm who will handle your complaint, and how you can contact them. On occasions, to ensure that your complaint is reviewed by the most appropriate person, this may not be the person to whom you complained initially.

If your complaint is particularly complex in nature, we will seek to keep you informed of the progress we are making as our investigations continue. We will aim to resolve your complaint within 4 weeks. However, if we are unable to do so, we will send you

a written update at that time to explain what's happening, and will let you know when we expect to resolve your complaint.

When we have resolved your complaint, we will write to you with details of the actions we are proposing, or have taken.

4. If you are still not satisfied

We aim to resolve all complaints as quickly as possible, and to the complete satisfaction of our customers. If for whatever reason, you are not satisfied with the outcome of your complaint, you should appeal to the Credit Union board. They will then agree with you what the next steps are.

If you are still not happy, you may be able to request a review from the Financial Ombudsman Service (FOS). The Financial Services Authority (FSA) has established the FOS to review independently, any eligible complaints made by personal customers or small business customers with a turnover under £1m per annum, which we are unable to resolve satisfactorily.

We will confirm your eligibility to refer your complaint to the FOS, and provide you with the relevant contact details. Alternatively you can obtain a copy of the FOS explanatory leaflet from any Collection Point, or contact the FOS directly at:

By Post :

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0300 123 9 123 or 0800 023 4567

Email: info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Remember, we value your feedback. Help us to get it right every time, for every customer.



Complaint Form

Merthyr Tydfil Borough Credit Union Limited,
139 High Street, Merthyr Tydfil. CF47 8DN

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Registration Number: 213643

Complainant Details:

Name: Membership No(If applicable)
Address:
..... Postcode
Telephone Number:

Complaint Details:

Date complaint received: Date complaint arose:

Nature of the complaint:

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(Please use a separate piece of paper and attach it to this form if you require more space)

Complaint Receipt Details: (To be completed by a Credit Union representative)

Name of person receiving complaint: Complaint Reference Number:

Action Taken:

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(e.g. Apology offered; Copy of Internal Complaints Procedure offered etc.)

Has the Complaint been referred to the Complaints Officer: YES / NO If yes – Date:

Complaints Officer Report

Date Complaint Received:

Action Taken:

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Complaint Outcome:

Date of Completion:

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Signature:
(Complaints Officer)

Date: