

Downpatrick Credit Union continuously aims to provide a first-class service to our members whilst being compliant with credit union policies, procedures and all legal and regulatory requirements and guidance that apply to credit unions. However, we value any opportunity to improve the service that we provide to our members and recognises that there may be occasions you feel that you have received a sub-standard service. Therefore, Downpatrick Credit Union will always attempt to resolve any complaint made to us in a fair and unbiased matter.

Rights of the Credit Union

Downpatrick Credit Union asserts its rights to make appropriate business decisions about any area of its operations, including admission of new members to membership and eligibility for loans as referenced in the membership and loan policies of the credit union.

Who can make a complaint?

Complaints can be made by, or on behalf of, members (or potential members) who are private individuals. An eligible complainant therefore is:

- a. A credit union member or minor depositor or potential or former member or minor depositor.
- b. A nominated beneficiary or personal representative of (a) above.

How do I make a complaint?

A complaint can be made in writing or orally to an officer or volunteer of Downpatrick Credit Union. A complaint can be made in person, by letter, by telephone (02844614174) or email (info@downpatrickcu.com). The officer or volunteer receiving the complaint must record the details of the complaint accordingly.

Responding to complaints

Downpatrick Credit Union aims to resolve all complaints to complainant's satisfaction as promptly as possible. Nevertheless, we understand that not all complaints can be resolved immediately and some of which may not meet the complainant's satisfaction. The following time frames have been set out to ensure complaints are dealt with in a fair, impartial and timely matter.

Investigating a complaint

The Complaints Officer is responsible for investigating a complaint within Downpatrick Credit Union or in certain circumstances, the Chair of the Supervisory Committee may delegate a suitable individual, not involved in the complaint, to investigate the complaint as soon as it is received. A thorough investigation is undertaken upon receipt of a complaint.

Within one day

Where possible Downpatrick Credit Union will resolve complaints to complainant's satisfaction at the point that complainants make us aware of it, expectantly by the close of the end of the next business day.

Within 3 business days

Downpatrick Credit Union aims to resolve complaints to complainant's satisfaction by the close of business, three business days after the day on which the complaint was received. Complaints satisfactorily resolved and completed within this time frame will be recorded as 'satisfactorily completed'.

Over 3 business days

If the complaint cannot be resolved promptly and within the three business days, an acknowledgement letter will be sent to the complainant. This letter will include the following information:

1. The name or job title of the person handling the complaint
2. Downpatrick Credit Union's internal complaint handling procedure.

Within 8 weeks

If still unresolved within 8 weeks of receiving a complaint, Downpatrick Credit Union will send the complainant:

1. A final response, or
2. A response that explains the delay and advises the complainant when a final response can be expected. The complainant will be asked whether they are willing to extend the time for the investigation to be completed.
3. The complainant will be advised that if dissatisfied with the delay the complaint can be referred to the Financial Ombudsman Service. A copy of the Financial Ombudsman Service leaflet and website address will be included in the response.

Final Response

It is Downpatrick Credit Union's intention to provide a complainant with a satisfactory final response within 8 weeks of receipt of the complaint. The final response will include:

1. A summary of the complaint
2. A summary of the investigation into the complaint
3. Whether Downpatrick Credit Union acknowledges it has been at fault in any way
4. Details of any redress or offer made to settle the complaint
5. The complainant's right to refer the complaint to the Financial Ombudsman Service if remaining unsatisfied with the final response from Downpatrick Credit Union
6. A copy of the Financial Ombudsman Service leaflet and website address.

The Financial Ombudsman Service

The Financial Ombudsman Service (FOS) offers fair, independent and accessible dispute resolution for complainants who are unable to resolve complaints with member financial services including Credit Unions. If a complainant remains dissatisfied at the completion of the Credit Union's internal complaints handling procedure and receipt of a final response from the Credit Union, the complaint may be referred to the Financial Ombudsman Service within six months of receiving the Credit Union's final response letter. Downpatrick Credit Union intends to co-operate with any investigation undertaken by the Financial Ombudsman Service.

Contact Details – Financial Ombudsman Service

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 08000234567

Web: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk