

## How to complain

It is the aspiration of Coalisland Credit Union that a complaint against the credit union will be resolved in a fair and equitable manner. In order that this is accomplished the following is the procedure which you should follow in order to have your complaint/dispute, in your capacity as a member or otherwise, resolved.

Coalisland credit union aims to provide members with quality financial services.

We welcome the opportunity to put things right for members who are dissatisfied with our service. Feedback will be used to help improve services for all members.

This procedure sets out how a complaint can be made to the credit union, and how the complaint will be investigated and responded to.

A complaint can be received at any place that the credit union conducts business. A complaint can be received by any officer, staff or volunteer of the credit union.

The complaints officer for this credit union is: Brian O'Neill (Manager).

A complaint may be made in writing or orally to an officer or volunteer of the credit union. A complaint can be made in person, by letter, by telephone or by email.

- The credit union aims to resolve complaints to the complainant's satisfaction by the close of business three business days after the day on which the complaint was received.
- If the complaint cannot be resolved with three business days, an acknowledgement will be sent promptly to the complainant.
- If still unresolved within 8 weeks of receiving a complaint, the credit union will send the complainant:
  - a final response, or
  - a response that explains the delay and advises the complainant when a final response can be expected. The complainant is asked whether they are willing to extend the time for the investigation to be completed. The complainant is advised that if dissatisfied with the delay he or she can refer the complaint to the Ombudsman. The Financial Ombudsman Service has official powers to sort out complaints between a complainant and a credit union. There is no charge for the Ombudsman.

It is the credit union's intention to provide a complainant with a satisfactory final response within 8 weeks of receipt of the complaint.