

## COMPLAINTS

***Coalisland Credit Union is committed to resolving any complaints in a fair and equitable manner.***

To support this, the following procedure outlines the steps you should follow if you wish to raise a complaint or dispute, whether as a member or otherwise.

We aim to provide all members with high-quality financial services, and we welcome the opportunity to put things right if you're dissatisfied with any aspect of our service.

Your feedback also helps us improve for the benefit of all members.

This procedure explains how you can make a complaint to the credit union, and how it will be investigated and responded to.

### Our Commitment

- We aim to resolve complaints to your satisfaction within three business days of receiving them.
- If we need more time, we will acknowledge your complaint promptly.
- We aim to provide a final response within 8 weeks.

If that is not possible, we'll explain the delay and let you know when to expect a resolution.

### How to Make a Complaint

- You can make a complaint verbally or in writing, in person, by phone, letter, or email.
- Complaints can be made to any staff member, officer, or volunteer at either credit union office.
- You can also contact our Complaints Officer directly:  
Brian O'Neill (Manager)

### What Happens Next?

- If resolved within 3 business days, we will confirm the outcome and no further action is needed.
- If not resolved, we'll keep you informed throughout the process.
- If still unresolved after 8 weeks, you will receive either:
  - A final response, or
  - An update with the option to extend the timeframe.

### Next Steps if You Remain Dissatisfied

You can refer your complaint to the Financial Ombudsman Service at no cost. The Ombudsman has official powers to resolve disputes between credit unions and members.

If you wish to complete a feedback / complaint form on our website, click here:

[www.coalislandcu.com/about-us/service-to-members](http://www.coalislandcu.com/about-us/service-to-members)