



**BALLYHACKAMORE**  
**CREDIT UNION**  
**bhcu**.co.uk

## **HOW TO COMPLAIN – SUMMARY**

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

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

We welcome the opportunity to put things right for member 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 can 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: Janet Booker, 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 (02890471753), or by email (info@bhcu.co.uk).

- The credit union aims to resolve complaints to the complainant's satisfaction by the close of business three days after the day on which the complaint was received.
- If the complaint cannot be resolved within three business days, an acknowledgment will be sent promptly to the complainant.
- If still unresolved within eight weeks of receiving a complaint, the credit union will send the complainant:
  - A final response, or
  - A response that explains the delay and advises 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 eight weeks of receipt of the complaint.