

MEMBER COMPLAINTS PROCEDURE

It is the aspiration of your 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, in your capacity as a member, settled. For a full description of this procedure, please refer to Rule 108 of the Standard Rules of the Credit Union.

For the purposes of this procedure the complaining party or parties shall be referred to as the complainant.

Step 1. The complainant discusses the complaint with the complaints officer of the credit union who will, where possible, resolve the complaint.

The complaints officer is the Operations Manager.

If the complaint is not resolved to the satisfaction of the complainant:

Step 2. The complainant, or a person acting on behalf of the complainant, may complete a Complaints Form which is pre-addressed to the complaints sub-committee. The complainant shall have the right to be heard by the sub-committee which shall investigate, discuss and, wherever possible, resolve the complaint.

The members of the complaints sub-committee are Kieran Carroll, Anne Brougham and Aileen Murphy.

If the complaint is not resolved to the satisfaction of the complainant:

Step 3. The complainant may request the secretary of the credit union to forward the Complaints Form to the board of directors of the credit union. The complainant shall have the right to be heard by the board of directors which shall investigate, discuss and, wherever possible, resolve the complaint.

If the complaint is not resolved to the satisfaction of the complainant:

Step 4. The complainant may refer the complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. D02 VH29 Telephone (01) 567 7000 or email info@fspo.ie so long as the complaint:

- (a) falls within the jurisdiction of the Ombudsman, and
- (b) does not relate to a matter that involves only the governance of the credit union.