

## **Not Happy with our service!**

Any member who is not happy with the service they have received has the right to complain, have their complaint investigated and be given a full and prompt reply.

## **Your first step**

Most issues can be resolved without you having to make a formal complaint. We suggest an informal chat with a member of staff in the first instance. A formal complaint takes time, and minor issues are often resolved by speaking to a person on site or on the telephone. We aim to provide a quick resolution at this early stage before escalation into a real problem.

## **If you are still unhappy**

However, if despite everything, this doesn't solve your problem, or even if it does but you would still like to make a formal complaint, you should follow the formal complaints procedure as outlined below.

Your complaint should be in writing and initially addressed to Julie John, the Complaints Officer at the address given below, who will make every effort to resolve the situation.

You should provide as much information as possible to allow CCU to investigate your complaint, such as:

- your name and contact details
- your membership number
- a clear description of your complaint and any relevant times and dates
- any relevant correspondence, if applicable
- take a copy of your letter before you send it

If the complaint will take some time to investigate, we shall respond in writing just to let you know we have received your complaint and are looking into it.

We shall respond to your complaint in writing within a maximum of eight weeks, telling you whether the complaint has been successful or why we need more time to investigate it.

If such a resolution is not possible then the matter will be escalated to the Chief Executive of CCU who will again try to resolve the matter.

Should this be unsuccessful then reference can be made to the CCU Board of Directors. If your complaint is still unresolved to your satisfaction, you can take your complaint to the Financial Ombudsman Service.

## **The Financial Ombudsman Service (FOS)**

Celtic Credit Union is a member of the Financial Ombudsman Service. If you are not happy with our response, if your complaint is rejected, or you do not hear from us within eight weeks, you may complain to the Financial Ombudsman Service (FOS).

The FOS is a free, independent service for settling disputes between financial services firms and their customers. The FOS will ask CCU to explain what they think happened and then decide whether to uphold your complaint.

It is important you contact the FOS within six months of receiving a final response from CCU, or the FOS may not be able to deal with your complaint.

Further information is available from the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone Helpline: 0800 023 4567; email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk); Web: [www.financial-ombudsman.org.uk/contact-us](http://www.financial-ombudsman.org.uk/contact-us)

If you are unhappy with the decision of the FOS, as a last resort you may be able to take your case to court.

Note, it is only possible to escalate the matter to the next level of authority if all previous levels have been previously exhausted.

*Revised: January 2025*