

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.

Most issues can be resolved without you having to make a formal complaint. We suggest an informal chat with a member of staff as a first option. A formal complaint takes time and minor issues are often resolved by speaking to a person on site. We aim to provide a quick resolution and would urge members to see if things can be solved there and then before they escalate to a real problem.

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. 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

Your complaint should be in writing and initially addressed to Mr Leslie Hughes, at the address given below, who will attempt to resolve the situation.

We will respond to your complaint in writing within eight weeks, telling you whether the complaint has been successful or why we need more time to look into it.

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

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

Should this be unsuccessful then reference can be made to the CCU Board of Directors.

Celtic Credit Union is also 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.

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

It is only possible to escalate the matter to the next level of authority if all previous levels have been exhausted.