

Solent Credit Union

Complaints Policy

A COMPLAINT is any expression of dissatisfaction whether oral or written, and whether justified or not, from or on behalf of an eligible complainant (see below) about the credit union's provision of, or failure to provide, a financial services activity; or the conduct of an officer or employee in the provision of that service provided by the credit union that has resulted in a financial loss, distress or material inconvenience.

'ELIGIBLE COMPLAINANT' For the purposes of the complaints process, an 'eligible complainant' is

- (1) **DIRECT ELIGIBLE COMPLAINANT:** a member, potential member or former member of the credit union; a juvenile depositor, potential juvenile depositor or former juvenile depositor of the credit union.
- (2) **INDIRECT ELIGIBLE COMPLAINANT:** having an indirect relationship with the credit union:
 - (a) a guarantor
 - (b) a beneficiary of those having a direct relationship with the credit union (where, for example, a person has been nominated to receive property on a person's death);
- (3) a representative of those having a direct or indirect relationship with the credit union (where, for example, a person is acting on behalf of a deceased member).

SOLENT CREDIT UNION'S STATEMENT OF INTENT:

We aim to offer our members high quality, value for money services at all times. If for any reason anyone is unhappy with our service or the conduct of our officers, volunteers or employees, we encourage them to let us know. This facilitates continuous improvement in our service delivery to all members of Solent Credit Union.

POLICY STATEMENT

Solent Credit Union aims to provide all members with high quality financial services. If we fail to provide a satisfactory level and quality of service that members demand, we will endeavour to put things right within the shortest possible time. To facilitate this process we have developed an Internal Complaints Procedure and regard complaints as an opportunity to improve our service.

COMPLAINTS PROCEDURE

Solent Credit Union has comprehensive procedures (*in accordance with CRED17.2.1*) for dealing with complaints and will make this known to all members. *This is the Solent Credit Union Internal Complaint Handling Procedure.*

Our aim in dealing with any complaint is to put right whatever has gone wrong as quickly as possible. If it is not possible to reach a satisfactory conclusion through our internal complaints procedure, the complainant will be advised to pursue the complaint through the Financial Ombudsman Service.

APPOINTMENT OF COMPLAINTS OFFICERS

A member of the Board of Directors will be appointed Complaints Officer each year after the Annual General Meeting. A second Board member will be appointed as an alternate (Deputy Complaints Officer) in the event the Complaints Officer is unable discharge this responsibility or if the complaint is against the post holder. If the complaint is against the alternate (Deputy Complaints Officer), the Board or President will appoint a suitable person to investigate the complaint.