

Complaint Handling Policy



Our Commitment to our members

As a member of the Association of British Credit Unions Limited, and a part of the World Council of Credit Unions, this credit union aims to provide members with quality financial services. We welcome an opportunity to put things right for members who are dissatisfied with our service. Members' feedback will be used to help improve services for all members. This procedure sets out how you can make a complaint to us, how a complaint will be investigated, and how we will respond to you.

Complaints will be handled fairly, consistently and promptly.

Definition of a complaint

A complaint is any expression of dissatisfaction, whether written or oral, about a service that the Community Bank has provided, or failed to provide, that has resulted in a financial loss, material distress or material inconvenience, or the potential for such loss or inconvenience to occur.

Who can make a complaint

A complaint can be made by:

- A credit union member or junior saver;
- A potential or former member or junior saver;
- A nominated beneficiary or personal representative of the above.

The Community Bank asserts its right to make appropriate business decisions about any area of our operations; including admission of new members to membership and individual eligibility for credit as stated in the membership and loan policies of the Community Bank.

Where to make a complaint

A complaint can be made at any place that the Community Bank conducts business. A complaint can be received by any officer or volunteer of the Community Bank. A complaint can be made in person, by letter, by telephone or by email. All complaints will need to be confirmed in writing.

Recording a complaint

The officer or volunteer receiving the complaint will record your details and full details of your complaint.

This information will be stored in the complaints register.

Investigating a complaint

The Complaints Officer will be responsible for conducting a thorough investigation of the complaint.

If the Complaints Officer is the subject of the complaint, the Chair of the Supervisory Committee will delegate a suitable individual, not involved in the complaint, to investigate.

Responding to a complaint

The Community Bank aims to resolve a complaint to the complainant's satisfaction as quickly as possible and ideally within 3 business days of receipt.

Within 3 days

Where a complaint is resolved within 3 days i.e. the Community Bank has responded to the complaint and the complainant has indicated acceptance of the response - this will be confirmed to the complainant in a '**Summary Resolution Communication**'. The Summary Resolution Communication will include:

- A summary of the complaint and confirmation that the Community Bank considers the complaint to have been resolved
- Confirmation that if the complainant subsequently decides they are dissatisfied with the resolution, they may be able to refer to the Financial Ombudsman Service
- Reference to the availability of further information on the Financial Ombudsman Service website.

Within 7 days

If a complaint cannot be resolved within 3 business days, an acknowledgement of the complaint will be sent to the complainant. This will include the name of the person investigating the complaint and a copy of the complaint handling policy.

Within 8 weeks

It is the Community Bank's intention to provide a complainant with a satisfactory final response within 8 weeks of receipt of the complaint.

The Community Bank will send the complainant a **final response letter**. A final response letter will include: -

- A summary of the complaint
- A summary of the investigation into the complaint
- Whether the Community Bank accepts or rejects the complaint and the reasons why
- Details of how the Community Bank intends to put right any wrong including any redress or offer made to settle the complaint
- The complainant's right to refer the complaint to the Financial Ombudsman Service if they remain dissatisfied with the final response from the Community Bank.
- A copy of the FOS explanatory leaflet will be included in the response.

If a complaint is still unresolved 8 weeks after receipt, the Community Bank will issue a response which explains the delay and advises the complainant when a final response can be expected. A complainant will be advised that if dissatisfied with the delay they can refer the complaint to the Financial Ombudsman Service (FOS). A copy of the FOS explanatory leaflet will be included in the response.

Appeals Process

Any appeals must be addressed to The Board who will respond within 14 days. This appeal does not affect the rights of the complainant to complain to the Financial Ombudsman Service.

Financial Ombudsman Service

A complainant may be able to refer a complaint to the Financial Ombudsman Service. Further information is available from: Financial Ombudsman Service Exchange Tower, Harbour Exchange, London E14 9SR Telephone: 0800 023 4567 Email: enquiries@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

Northumberland Community Bank will cooperate fully with the Financial Ombudsman Service.