

## Community Bank Complaint Handling Policy

### **Our Commitment to our members**

As a member of the Association of British Credit Unions Limited, and 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 a complaint can be made to the credit union, and how the complaint will be investigated and responded to.

### **Definition of complaints and eligible complaints**

A complaint is any expression of dissatisfaction, whether written or oral, about a service that the credit union 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.

Complaints can only be made by eligible complainants. An eligible complainant is:

1. A credit union member or junior saver, or potential or former member or junior saver.
2. A nominated beneficiary or personal representative of 1 above.
3. A business with a turnover of less than £1million.

This credit union 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 referenced in the membership and loan policies of the credit union.

Complaints will be handled fairly, consistently and promptly.

### **Receiving a Complaint**

A complaint can be received at any place that the credit union conducts business. A complaint can be received by any officer or volunteer of the credit union.

A complaint may be made in writing or orally to an officer or volunteer of the credit union. A complaint can be made in person, by letter, by telephone or by email.

The officer or volunteer receiving the complaint shall record the following information:

- 1) Name of complainant
  - 2) Address and contact details of complainant
  - 3) Membership number of complainant (if a member)
  - 4) Date and time complaint received
  - 5) Date and time complaint occurred
  - 6) Substance of complaint
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- 7) Type of complaint (eg: financial loss, inconvenience, distress, behavioural, etc)
- 8) Name of person receiving complaint
- 9) Action taken when receiving complaint eg: apology awarded, provided copy of internal complaints handling procedure, other information provided
- 10) Date complaint passed to the Complaints Officer responsible for dealing with complaints

The information recorded will be reported back to the complainant. It is not necessary for the complainant to sign to confirm the information recorded.

This information will also be stored in the complaints register.

All complaints shall be addressed to the Complaints Officer and copied to the Chair of the Supervisory Committee.

## **Investigating Complaints**

The Complaints Officer will be responsible for actioning and investigating the complaint.

If the Complaints Officer is the subject of the complaint, the Chair of the Supervisory Committee may delegate a suitable individual, not involved in the complaint, to action and investigate the complaint as soon as the complaint is received.

A thorough investigation will be undertaken on receipt of a complaint.

Appropriate action will be taken to identify and remedy any recurring or systemic problems as well as any specific problem identified by a complaint.

## **Responding to complaints**

The credit union aims to resolve the complaint to the complainant's satisfaction as speedily as possible.

### **Within a day:**

This credit union aims to resolve complaints to the complainant's satisfaction by the close of business on the next business day after the day on which the complaint was received. Complaints satisfactorily resolved and completed within this time period will be recorded as satisfactorily completed but will not be included within the annual report to the FSA. The records of such complaints are not required to be kept for three years.

### **Within 14 days:**

If the complaint cannot be resolved quickly, an acknowledgement will be sent to the complainant within 7 days of receipt of the complaint.

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# Northumberland Community Bank

The acknowledgement will include the following information;

- The name or job title of the person handling the complaint
- The credit unions internal complaint handling procedure

## **Within 8 weeks:**

If still unresolved within 8 weeks of receiving a complaint, the credit union will send the complainant:

- A final response, or
- A response which explains the delay and advises the complainant when a final response can be expected. The complainant will be asked whether they are willing to extend the time for the investigation to be completed. The complainant will be advised that if dissatisfied with the delay they can refer the complaint to the Financial Ombudsman Service. A copy of the FOS explanatory leaflet will be included in the response.

## **Final Response:**

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

## **The final response will include:**

- A summary of the complaint
- A summary of the investigation into the complaint
- The credit union's views on the issues raised in the complaint
- Whether the credit union acknowledges it has been at fault in any way
- Details of any redress or offer made to settle the complaint
- The complainant's right to refer the complaint to the Financial Ombudsman Service if remaining unsatisfied with the final response from the credit union.
- A copy of the Financial Ombudsman Services explanatory leaflet.

## **Appeals Process:**

Any appeals must be addressed to The Board who will respond within 14 days.

## **Redress to complaints**

The credit union will seek to improve its services to all members as a result of complaints received.

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# Northumberland Community Bank

If appropriate to the circumstances of the case, the Complaints Officer investigating the complaint will have the authority to offer an appropriate level of financial compensation as final settlement of the complaint up to an amount no greater than £50. If an amount greater than this amount is considered appropriate, the decision will be referred to the Board to determine. At all times, any financial redress offered will not be greater than any actual financial loss incurred, and will be dependent upon the circumstances of the individual complaint.

## **Records and reporting**

The credit union will keep all records of complaints taking more than the following business day to resolve, for a period of 3 years. The credit union will make an annual report to the FSA on the amount and type of complaints handled by the credit union.

## **Financial Ombudsman Service**

If a complainant remains dissatisfied at the completion of the credit union's internal complaint-handling procedure and receipt of a final response from the credit union, the complaint may be referred to the Financial Ombudsman Service within six months of receiving the credit union's final response letter.

The credit union will co-operate with any investigation undertaken by the Financial Ombudsman Service. The Financial Ombudsman Service provides a free service to members and consumers. They can be contacted at:

Financial Ombudsman Service:

Exchange Tower, Harbour Exchange, London, E14 9SR

Phone: 0800 023 4567

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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