



## Member Complaints Procedure – Payment Services

As a member, we value our relationship with you. Although we make every effort to provide the best quality of service, complaints may arise from time to time. A complaint can be defined as an expression of dissatisfaction about any aspect of our services or products. We want to be fair and equitable in our dealings with our members and so if you have a complaint about how we have dealt with you, we want you to tell us.

### What information do we need from you?

To help us understand what has gone wrong and how we can rectify matters, please provide us with as much information as possible including details of your complaint, your account number, and your preferred contact details. All complaint information will be handled sensitively, telling only those who need to know and following any relevant data protection requirements.

### Payment Services – timeline

Where the complaint concerns payment services we provide, we will reply within **15** business days of receipt of the complaint. In exceptional circumstances which beyond our control, this can be extended to **35** business days, however, a letter will issue in the interim, explaining the reason for the delay, what we are doing to resolve matters and timeframe for resolution. After **35** business days, a substantive response will be provided, following which you may refer the complaint to the:

- Financial Services and Pensions Ombudsman's Bureau,  
Address: 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.  
Contact details: Phone: 01 – 567 7000 Email: [info@fspo.ie](mailto:info@fspo.ie)  
Website: [www.fspo.ie](http://www.fspo.ie)

### Debit Card - timeline

Where the complaint relates to the **debit card provided with your current account**, we will endeavour to address your concerns within **15** business days of receipt of your complaint. If the complaint has not been resolved within **15** business days, we will automatically escalate the complaint to Transact Payments Malta Ltd ("TPML"), through whom we provide debit card services. TPML will, in conjunction with the credit union, investigate matters and seek to resolve matters with you within **35** business days. After **35** business days, TPML will provide you with a written response, following which if you are unhappy with the resolution provided, you may refer the complaint to the Malta Financial Services Authority. The contact details will be provided to you in the written response.

### Means of Contact

You can tell us about your concerns in any of the following ways:

- **In person** - Visit any of our branches in person and speak to a member of staff.
- **In writing** - Address your letter to The Complaints Officer, 5 High Street, Christchurch, Dublin 8 or by email to [complaints@hsscu.ie](mailto:complaints@hsscu.ie)
- **By telephone** - You can contact us on 01 6778648