

COMPLAINTS FORM

(Please complete all sections in BLOCK CAPITALS)



Health Services Staffs
Credit Union

Please read the attached Complaints Procedure before completing this form.

To: HSSCU Complaints Officer

SEND TO: complaints@hsscu.ie OR Complaints Dept., HSSCU, 34 St. Patrick's Quay, Cork T23 T624

Name of Complainant:

Address of Complainant:

Membership No. of Complainant:

Description of Complainant:

(Continue on the back of this sheet if necessary)

(Please attach copies of any relevant documentation. Please retain a copy of this form and any relevant documentation for your own records.)

Signature of Complainant:

Print Name:

Date:

HSSCU Complaints Procedure

It is the aspiration of your credit union that a complaint against the credit union will be resolved in a fair and equitable manner. In order that this is accomplished the following is the procedure which you should follow in order to have your complaint/dispute, in your capacity as a member, settled. For a full description of this procedure, please see Rule 109 of the Standard Rules of the Credit Union.

In order to comply with Rule 109(3) on the settlement of disputes, the board of directors must appoint:

- (1) A "complaints officer" whose duty it shall be to receive complaints forms and to investigate, discuss and wherever possible resolve such complaints.
- (2) A "complaints sub-committee" whose membership shall not include those appointed under (1) above, whose duty it shall be to investigate, discuss and wherever possible resolve the complaints.

Prior to completing the complaints form and initiating the formal complaints procedure, **please discuss your complaint with one of our Member Services Officers** who will do their very best to resolve your issue for you at first instance.

BEFORE FORMAL PROCESS:

The complainant discusses the complaint with one of our Member Service Officers (MSO) who should hear the complaint in full and attempt to resolve it at first instance. If the complaint cannot be resolved by the MSO, the MSO will escalate the complaint to their line manager to discuss with the complainant and attempt to resolve the complaint for the member/complainant. If you do not wish to discuss your complaint with a Member Services Officer and you wish to initiate the formal complaints procedure outlined below, please take the following steps.

If the complaint is not resolved to the satisfaction of the complainant:

STEP 1. If Step 1 does not resolve the complaint for the member/complainant, then the complaint can be submitted to the complaints officer of the credit union. The complainant completes the complaints form which is available in any branch, online at www.hsscu.ie or can be posted to you on request. Alternatively, email your complaint to complaints@hsscu.ie. Where possible, this officer will resolve the complaint.

If the complaint is not resolved to the satisfaction of the complainant:

STEP 2. The complainant will have the right to be heard by the board-appointed sub-committee whose duty it shall be to investigate, discuss and, wherever possible, resolve the complaint.

If the complaint is not resolved to the satisfaction of the complainant:

STEP 3. The complainant should shall request the secretary of the credit union to forward the complaint to the board of directors. The complainant shall have the right to be heard by the board of directors whose duty it shall be to investigate, discuss and, wherever possible, resolve the complaint. **Where the complaint falls within scope of the MCC Standards, or where the Board do not meet the required MCC Standards, the complaints should be finalised at Complaints Committee or Sub-Committee stage.**

HSSCU Complaints Procedure

NOTE: Nothing in Rule 109 shall prevent the Financial Services Ombudsman from investigating and adjudicating a complaint made against a credit union about the provision of, or failure to provide a financial service, so long as the complaint:

(a) falls within the jurisdiction of that Ombudsman, and

(b) does not relate to a matter that involves only the governance of the credit union.

TIMELINES

The following timelines in line with the Consumer Protection Code 2012 (as amended) “the Code” and should be followed as a matter of best practice:

STEP 1: The Credit Union must acknowledge each complaint on paper or on another durable medium within five business days of the complaint being received;

STEP 2: The Credit Union must provide the complainant with a regular update, on paper or on another durable medium, on the progress of the investigation of the complaint at intervals of not greater than 20 business days, starting from the date on which the complaint was made;

STEP 3: The Credit Union must attempt to investigate and resolve a complaint within 40 business days of having received the complaint; where the 40 business days have elapsed and the complaint is not resolved, the regulated entity must inform the complainant of the anticipated timeframe within which the regulated entity hopes to resolve the complaint and must inform the consumer that they can refer the matter to the FSPO, and must provide the consumer with the contact details of the FSPO; and

STEP 4: The Credit union must advise the consumer on paper or on another durable medium, within five business days of the completion of the investigation,

- i) the outcome of the investigation;
- ii) where applicable, the terms of any offer or settlement being made;
- iii) that the consumer can refer the matter to the FSPO, and
- iv) the contact details of the FSPO.