

## Our Complaints Procedure

As a member of the Scottish League of Credit Unions, Stranraer 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 and members' feedback will be used to help improve services for all members.

### DEFINITION OF 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.

### 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 and can be made in person, by letter, by telephone or by email.

Postal Address: 25 Hanover Square, Stranraer, DG9 7AG

Phone: 01776 706911

Email: [stranraer\\_cu@tiscali.co.uk](mailto:stranraer_cu@tiscali.co.uk)

### INVESTIGATING COMPLAINTS

The Complaints Officer will be responsible for investigating the complaint and taking the appropriate action. Stranraer Credit Union's Complaint Officer is Margaret Burton.

### RESPONDING TO COMPLAINTS

Stranraer Credit Union aims to resolve complaints to the complainant's satisfaction within three working days after the day on which the complaint was received.

However: -

a.) If the complaint cannot be resolved within three days, a written acknowledgement will be sent to the complainant within 7 days of receipt of the complaint. The acknowledgement will include the following information:

- the name or job title of the person handling the complaint
- the credit union's internal complaint handling procedure

b.) If the complaint is 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 advised that if dissatisfied with the delay, s/he can refer the complaint to the Financial Ombudsman Service. A copy of the FOS explanatory leaflet will be included with the response.

## 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 and can be contacted at:

Financial Ombudsman Service  
Exchange Tower

Harbour Exchange  
London  
E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Phone: 0800 0234567 (free) or 0300 1239123 (charges apply)

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