



MALAHIDE CREDIT UNION LIMITED COMPLAINTS FORM

Please read the attached Complaints Procedure before completing this form.

To: The Complaints Officer

Name/address of Complainant: _____

Membership No. of Complainant (if applicable): _____

DESCRIPTION OF COMPLAINT:

(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:

Date: _____

Member Disputes and Complaints Policy Summary

The Credit Union is committed to maintaining strong and respectful relationships with Members and will respect Members' right to make a complaint without prejudice, treat complaints as an opportunity to improve services, ensure complaints are handled fairly, impartially and confidentially, communicate clearly and in plain language, and recognise that Members may require additional support, including those in vulnerable circumstances.

Internal Resolution of Complaints (IDR)

In accordance with Rule 109, the Board shall appoint a suitably qualified Complaints Officer authorised to receive, investigate and where possible resolve complaints at the earliest opportunity.

Complaints may be received in person, by telephone, in writing or via a representative. Where a complaint is resolved by the end of the next business day, the full IDR process is not required, however appropriate records will be maintained. Where a complaint is not resolved within five business days, a written acknowledgement will issue within five business days of receipt, outlining the process and providing a point of contact.

Complaints will be investigated fairly and impartially and resolved as quickly as possible and no later than forty business days. Written updates will be provided at intervals of not greater than twenty business days.

Where resolution is not possible within forty business days, the Member will be informed of the reason for the delay, the anticipated timeframe and their right to refer the complaint to the FSPO.

Communicating the Decision

Where a decision is in favour of the Member, written confirmation is not required unless requested. Where a complaint is not upheld, the Credit Union will issue a written decision outlining the decision, reasons, evidence relied upon, consequences and the Member's right to refer the matter to the FSPO.

External Dispute Resolution (EDR)

Where a complaint cannot be resolved internally, the Member may refer the complaint to the Financial Services and Pensions Ombudsman. The Credit Union will cooperate fully with the FSPO and comply with any legally binding decisions.