



## Norwich Credit Union Ltd

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office@norwichcreditunion.org.uk  
Registered No: 213351 / 155C

# Complaints Leaflet

## Got a complaint?

Norwich Credit Union aims to handle any member's complaint fairly, effectively and promptly, and to resolve it at the earliest opportunity.

### Making a complaint

All members\* can request a copy of the Complaints Handling Policy & Procedure, which is part of the Policy Manual. A complaints form is provided overleaf, but complaints may also be made by letter, telephone, email or in person during collection times.

### What happens next

- *Within 5 working days* of receiving the complaint a *written acknowledgement* will be sent by the Credit Union's Administrator, giving the name of the Officer handling the complaint and enclosing the Complaints Handling Policy & Procedure.
- The complaint will be handled by the President (if s/he is directly involved in the matter responsibility will be deferred to the Vice-President). Complaints will be reported and discussed at the next Board of Directors meeting. All complaints will be investigated carefully and if there is evidence that the problem is systemic, procedures will be put in place to prevent its reoccurrence.
- A written or verbal response will address the problem and, where a complaint is upheld, offer appropriate redress. This may be a written apology, but if compensation is appropriate the Credit Union will make a fair offer and seek the agreement of the complainant.
- *Within 8 weeks* the Credit Union will send a *final response*. If this is not possible the Credit Union will send a letter explaining why there is a delay and informing the complainant that s/he may refer to the Financial Ombudsman Service (FOS) if it is unacceptable:
- The final response must inform the complainant that if they are dissatisfied with the Credit Union's handling of their complaint, s/he may refer it to the FOS within six months:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Tel: 020 7964 0556  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

- The credit union will co-operate with any subsequent investigation undertaken by the FOS.
- The complaint is closed when the complainant positively indicates acceptance of the Credit Union's response or does not notify the Credit Union within eight weeks of the final response.

**Record-keeping**

The Credit Union will keep records of any complaints for a minimum of three years, including the name of the complainant, the substance of the complaint, any correspondence between the Credit Union and the complainant and details of any redress offered.

\*If a complaint is made by someone who is not a member, potential member, former member, guarantor, nominated beneficiary or representative of the aforementioned, or if the complaint does not relate to a matter regulated by the FSA, it will be responded to but the time limits, record-keeping, reporting and co-operation with the Ombudsman do not apply.



What would you like us to do about the problem?


If you have any further information you wish the Credit Union to consider in support of your complaint, please enclose it with this form.

You have our assurance that the matter will be dealt with promptly.

Thank you for assisting us.

Signature

Date

Please return this form to  
Coordinator  
Norwich Credit Union  
60 London Street  
Norwich NR2 1JX  
Telephone: 01603 764904/07504 433758  
Email: [office@norwichcreditunion.org.uk](mailto:office@norwichcreditunion.org.uk)  
Website: [www.norwichcreditunion.org.uk](http://www.norwichcreditunion.org.uk)

For office use only

Ref

Acknowledge by

Date

Action taken

Date