Member Complaints Policy

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1 Member Complaints

At People First Credit Union we are committed to delivering a high standard of business services to our members, however the credit union recognises that there will be occasions when members may encounter difficulties with elements of our services, products or process that may lead to a complaint.

A member notice is displayed In-branch and on our website informing members that complaints will be treated fairly, in line with this policy and in accordance with Rule 108 of the Standard Rules for Credit Unions, (Refer to Appendix 1).

2 Definition of a Complaint

We define a complaint as an expression of dissatisfaction, whether justified or not, concerning a provision of credit union product or service, or conduct a member has received from credit union officers.

3 Purpose of Policy

The purpose of this policy is to ensure that there is an effective complaint handling process in place for management of any member complaints and disputes.

The policy will include a clear step-by-step process for management of member complaints which will ensure the complaints are treated fairly and in a transparent manner, the process will include reporting, investigation, resolution and tracking measures for response timelines.

4 Scope of Policy

The scope of this policy is for complaints received from any person or organisation who has a legitimate interest in the credit union[1].

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[1] Note: Members who have closed their accounts may still make a complaint within 6 months of account closure.

5 Our Complaints Process

Member completes online/paper complaints form and submits to PFCU.

Complaints Officer acknowledges receipt within 5 business days.

Complaints Officer will investigate complaint and respond to complainant within 20 business days of receipt of complaint, with Final Response.

IF RESOLVED: The Final Response will include the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO) (contact details will be included).

IF UNRESOLVED: The complainant will be informed that the Complaints Committee will adjudicate, and a response will be sent within 40 days.

PFCU Complaints Committee will, within 40 business days of the complaint, decide on an appropriate outcome or decision to resolve the complaint.

IF RESOLVED: The Final Response will include the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO) (contact details will be included).

IF UNRESOLVED: PFCU will inform the complainant of their right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO) (contact details will be included).

5.1 Step 1: Complaints Form

For <u>all complaints</u> received, trivial or not, **<u>the Complainant MUST complete our Complaints Form</u>**.

The complaints form is available on the "Contact" section of People First CU's website, and can also be filed on our website, alternatively members may contact our office directly for a complaints form (Refer to Appendix 2).

Where a letter of complaint is received, a complaints form will be provided to the complainant to complete and return.

Formal complaints received In-branch or through our website are referred to our Complaints Officer for investigation and resolution.

5.2 Step 2: Acknowledgement & Register

We will acknowledge in writing receipt of the complaint within **<u>5 business days</u>** of the date when the compliant form was received.

The complaint is recorded on our Complaints Register that the credit union maintains.

5.3 Step 3: Response / Investigation

We will respond in writing within **<u>20 days</u>** to inform the complainant of our complaints process and provide with a point of contact which is our Complaints Officer.

During this period, the Complaints Officer will review the complaint to determine if further investigation is required and may need to contact the complainant for clarification of details, or to provide further information. All information received pertaining to the complaint will be treated confidentially.

The Complaints Officer prior to investigation of the compliant will establish what resolve the complainant is seeking so that they are for aware of the complainant's expectations.

5.4 Step 4: Timeline for Investigation & Resolve

We will endeavour to resolve the complaint within <u>40 days,</u> where this is not possible, the complainant will be informed of the likely timeframe for resolution and provided with an update on the complaint in writing <u>every 20 days.</u>

Under PSD2, where a complaint relates to a payment, the complaint must be resolved within 15 days through payment providers (Payac) complaints process.

Where the complaint remains unresolved, the Complaints Officer will inform the complainant of their right to refer their complaint to the Financial Services and Pension Ombudsman.

5.5 Step 5: Final Response Letter

On completion of our investigation process of the complaint, within 5 days the Complaints Officer will provide an outcome / decision in a Final Response Letter to the complainant.

The letter will also inform the complainant of their right to refer the matter to the Financial Service and Pension Ombudsman (FSPO) and contact details of the FSPO to be included in the final response letter.

The Financial Services and Pension Ombudsman,

Lincoln House, Lincoln Place, Dublin 2.

Phone: (01) 5677000 | Email: info@fspo.ie | Website: https://www.fspo.ie

6 Investigation & Decision

Complaints will be investigated and adjudicated by the Complaints Officer or by the Complaints Committee in circumstances where there is a conflict of interest (between our Complaints Officer and the Complainant) or where the complaint cannot be resolved, it will be referred to the Complaints Committee to investigate and resolve.

Complaints are treated in **confidence, impartially and transparently**. All steps taken to investigate the complaint including responses are documented and an estimated timeframe to resolve the complaint will be provided to the complainant.

Responses and updates provided to the complainant (every 20 days) are recorded on our complaints register.

A key part of our investigation is to ensure all information relevant to the compliant is collected and is reviewed before a decision is made regarding the complaint.

The decision and outcome will be based on factual evidence and information; the outcome may require appropriate corrective action by the credit union as part of the resolution.

The final response letter to complainant will provide an explanation to the decision taken by the credit union and will address any questions raised by the complainant in their complaint.

Our complaints register is updated to include the outcome or decision of the complaint.

7 Appeals / No Resolution

Where the complainant is not satisfied with the decision or outcome of their complaint, or where the credit union could not resolve the complaint, the complainant will be informed of their right to refer their complaint the FSPO.

The credit union will provide the contact information of the FSPO to the complainant.

8 Appendix 1 Member Notice (In Branch)

Complaints Notice to Members

Dear Member,

People First Credit Union wants to be regarded by all of our members as efficient and fair in all of its dealings with you.

However, as with any service provider, things may go wrong from time to time. Where you have a complaint about how the credit union has dealt with you, please tell us. Complaints are welcomed about anything including:

- Where the service is unduly slow or inefficient,
- Where we may have been less than courteous,
- Where you think we have discriminated against you,
- Where something has occurred in respect of your account which you are not happy with,
- Where an application for either membership or a loan has been declined, or
- any other matter.

Informing the credit union has two advantages:

Firstly, any complaint will be investigated fairly and in accordance with our Complaints Policy (a copy of this is available to any Member on request, and at no charge).

Secondly, your complaint may help us improve the service to you and other members. The contact person regarding a complaint is ____________________________________ of People First CU.

Thankfully, People First CU rarely receives complaints, but it is important we do not become complacent. If you are dissatisfied with a credit union service or product, we want to hear from you.

We cannot address the matter unless we know about it.

Signed: (CEO)__________________________________ Date: ______________

People First Credit Union Limited.

9 Appendix 2 Complaints Form

People First Credit Union Complaint Form

Name:
Member Number:
Mobile Number:
E-mail Address:

Date of making the complaint:

Description of the complaint:

Background of the complaint:

Complaint Category: (Select all relevant to your complaint)

Poor Service	Yes/No
Advertising	Yes/No
Delayed Response/Untimely Response	Yes/No
Miscommunication	Yes/No
Transaction Dispute	Yes/No
Current Account/Debit card	Yes/No
Product/Service	Yes/No
Other	Yes/No

Do you want the Complaint to go through the complaint process? Yes/No

How would you like the complaint addressed?

Signature: ______________________________

Point of Contact: Complaints Officer, People First Credit Union, JFL Avenue, Portlaoise, Co Laois