

Complaint Handling Procedure

Introduction

A complaint is any expression of dissatisfaction, whether written or oral, about a service that Advance 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.

Advance Credit Union sees complaints as an opportunity to understand where we are failing our members and how we can improve our customer service and products as part of our continuous improvement cycle. Advance Credit Union is part of the [Financial Ombudsman Scheme](#); if a member/complainant is unhappy with our handling or response to a complaint they may take their complaint to the FOS.

This procedure sets out our procedure for receiving, processing, investigating and responding to complaints. Also refer to the Summary Complaints Procedure available for members and other customers.

1. Who can make a complaint?

Complaints can only be made by eligible complainants. An eligible complainant is:

- A credit union member or junior saver,
- A former credit union member or junior saver
- A potential credit union member or junior saver
- A nominated beneficiary or personal representative of the above
- A business with a turnover of less than £1 million

This credit union asserts its right to make appropriate decisions about any area of our operations; including admission of new members and individual eligibility for credit as referenced in the membership and loan policies of Advance Credit Union.

2. Who will deal with complaints?

The Board of Directors appoints a Complaints Officer, who will take the lead on responding to and investigating complaints.

Complaints will be handled fairly, consistently and promptly.

3. Receiving a complaint

A complaint can be received at any place that Advance Credit Union conducts business. A complaint can be received by an officer or volunteer of Advance Credit Union e.g. head office, collection point.

A Recording Complaints

A complaint may be made in writing or orally to an officer or volunteer of Advance Credit Union. A complaint can be made in person, by letter, by telephone or by email. Advance Credit Union has produced a [Complaints Form](#) which a member may use to make a complaint. This is available on the [ACU website Complaints page](#).

The officer or volunteer receiving the complaint shall record the following information on Advance Credit Union's complaint form as soon as possible:

- Name of complainant
- Address and contact details of complainant
- Membership number of complainant (if a member)
- Date and time complaint received
- Date and time complaint occurred
- Substance of complaint
- Type of complaint (e.g. financial loss, inconvenience, distress, behavioural, etc.)
- Name of person receiving complaint
- Action taken when receiving the complaint e.g.: apology offered, provided copy of internal complaints handling procedure, other information provided.
- Date the complaint was passed to the Complaints Officer

The information recorded will be reported back to the complainant. It is not necessary for the complainant to sign the information recorded. This information will also be stored in the complaints file.

All complaints shall be sent immediately to the Complaints Officer and copied to the Chair of the Supervisory Committee and the Board

B Investigating Complaints

The Complaints Officer will be responsible for investigating the complaint, and acting upon those investigations. Details of the investigation will be recorded on a Complaint Record Form.

If the Complaints Officer is the subject of the complaint, the Supervisory Committee will delegate a suitable individual, not involved in the complaint, to investigate it as soon as it is received, and to act upon those investigations.

A thorough investigation will be undertaken upon receipt of a complaint. This may involve reviewing member's applications, communications, phone records, interviewing relevant staff, gathering further information from the complainant. Appropriate actions will be taken to identify and remedy any recurring or systemic problems as well as any specific problem identified by a complaint. There may also be potential business opportunities that could be developed in response to a complaint e.g. amending our loan policy, developing a new product, etc.

C Responding to complaints

Advance Credit Union aims to resolve the complaint as speedily as possible:

(i) Within a day

This credit union aims to resolve complaints to the complainant's satisfaction by the close of business on the next business day after the day on which the complaint was received. Complaints satisfactorily resolved and completed within this time period will be recorded as satisfactorily completed but will not be recorded within the annual Complaints Return to the PRA.

(ii) Within 5 working days

If the complaint cannot be resolved quickly, an acknowledgement will be sent to the complainant within 5 days of receipt of the complaint

The acknowledgement will include the following information

- The name or job title of the person handling the complaint
- Advance Credit Union's internal complaint- handling procedure

(iii) Within 8 weeks

If still unresolved within 8 weeks of receiving a complaint, Advance 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 asked whether they are willing to extend the time for the investigation to be completed. The complainant will be advised that if dissatisfied with the delay they can refer the complaint to the Financial Ombudsman Service. A copy of the FOS explanatory leaflet will be included in the response.

The final response will include:

- A summary of the complaint
- A summary of the investigation into the complaint
- Advance Credit Union's views on the issues raised in the complaint
- Whether Advance Credit Union acknowledges it has been at fault in any way
- The complainant's right to refer the complaint to the Financial Ombudsman Service if remaining unsatisfied with the final response from Advance Credit Union
- A paper copy of the Financial Ombudsman Services' explanatory leaflet or if complaint response by email then a link to the [FOS' online leaflet](#).

4. Records and Reporting

Advance Credit Union will keep all records of complaints taking more than the following business day to resolve, for a period of three years.

The Board of Directors will receive an annual summary of complaints received so that Advance Credit Union may use the feedback to improve its services.

Advance Credit Union will make an Annual Complaints Return to the FCA by end of April on the amount and type of complaints handled by Advance Credit Union.

5. Financial Ombudsman Service

If a complainant remains dissatisfied at the completion of Advance Credit Union's internal complaint-handling procedure and receipt of a final response from Advance Credit Union, the complaint may be referred to the Financial Ombudsman Service within six months of receiving Advance Credit Union's final response letter. The complaint may be deemed to be time-barred after this period has elapsed.

Advance Credit Union will co-operate with any investigation undertaken by the Financial Ombudsman Service. The FOS provides a free service to members and consumers.

They can be contacted at:

Financial Ombudsman Service
South Quay Plaza
183 March Wall
London
E14 9SR
Phone 0845 080 1800
Enquiries@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

6. Publicising Complaints Service

It is important that members are aware of their right to make a complaint and the procedures undertaken to address the complaint.

- The FOS sign indicating FOS membership will be displayed in the shop and website
- A leaflet and complaint form will be put into the packs new members receive.
- Spare copies of the leaflet and complaint form will be available from the shop and collection points.