



Complaints Handling Policy

1. A complaint is defined as ***any expression of dissatisfaction***, whether oral or written, and whether justified or not, from or on behalf of a member relating to the provision of Stirling Credit Union products and services.
2. It is the policy of Stirling Credit Union to ensure that complaints are handled fairly, quickly and effectively.
3. A copy of this complaint handling policy will be made available to members on request.
4. It is the responsibility of the Complaints Officer to ensure that complaints are dealt with in accordance with the Stirling Credit Union complaints handling policy. Where the Complaints Officer considers it appropriate, responsibility for dealing with a complaint will be delegated to a member of staff or another Board director.
5. The Complaints Officer will be responsible for
 - I. Providing complaints reports to the Board in accordance with agreed reporting procedures
 - II. Recommending changes to established complaint handling policies and procedures to the Board
 - III. Providing information for the FCA's complaints return
6. Our final response to a complaint will inform the member of any referral rights that they may have and provide the relevant contact details.
7. In accordance with rule 159 of the Stirling Credit Union rule book, complainants who remain dissatisfied following a formal decision by the Ombudsman may jointly agree with the credit union to refer their complaint or dispute to the Sheriff Court.

Complaint Handling Procedures

The FCA Amended the rules for complaints and these procedures reflect the changes implemented with effect from 30 June 2016.

1. As soon as a complaint is received the Complaints Officer must be notified and provided with full details of the complaint.
2. All complaints will be logged on the complaints register including details of the cause, timing and action taken to resolve the complaint.
3. Depending on the severity and/or complexity of the complaint, responses may be given by phone, e-mail or letter.
4. Where the complaint has been resolved to the member's satisfaction *within 3 working days* following receipt of the complaint, A "summary resolution communication" is issued to the member instead of a tailored response letter. The attached draft summary resolution response should be used for this purpose.
5. Where the complaint cannot be resolved as in 4 above, it must be acknowledged in writing if it is expected to take more than 5 working days to issue a full response. The Complaints Officer will be responsible for ensuring that the member remains reasonably informed as to the progress of the complaint where a response cannot be issued within 2 working weeks.
6. Within eight weeks of receiving the complaint the member must be provided with a final response or a response which:
 - I. Explains why we still cannot make a final response.
 - II. Gives reasons for the delay and tells the member when we expect to provide a final response.
 - III. If the complaint falls within the jurisdiction of the Financial Ombudsman Service (FOS) the member must be given a copy of the FOS explanatory leaflet and informed that they may refer the matter to the FOS if they are dissatisfied with the delay
7. Unless agreed by the Complaints Officer, staff members should not attempt to personally resolve the complaint or contact the member in the period when the complaint is being investigated.
8. Ongoing services will continue to be carried out for the member unless the Complaints Officer has instructed that nonstandard servicing has to apply while the complaint is under investigation.
9. A copy of the complaints register will be provided for the Board on a quarterly basis, or such other frequency as agreed by the Board. The Board will review these complaints to ensure that any systemic or specific problems and trends are identified and appropriately dealt with.

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