



Nenagh Credit Union Limited

Member Complaints Procedure

It is the aspiration of Nenagh Credit Union that a complaint against the credit union will be resolved in a fair and equitable manner. However, as with any service provider, things may go wrong from time to time. Where you have a complaint about our service to you, we want you to tell us. Telling us will ensure that your complaint is dealt with in accordance with our complaints procedure (set out below) and it may help us improve our service to you and our other members.

The Member Complaints Procedure is drawn up in accordance with the Credit Union Standard Rules and the applicable legislation. Full details of the scheme are contained in Rule 108 of the Rules of the credit union.

Step 1

The complainant discusses the complaint with the complaints officer of Nenagh Credit Union. The complaints officer who will, where possible, resolve the complaint. The complaints officer is Martin Laffan –Assistant Manager - 067-34444

If the complaint is not resolved to the satisfaction of the complainant:

Step 2

The complainant submits the “Complaints Form” together with all relevant documentation to date to the CEO/Manager. The complainant will have the right to be heard by the CEO/Manager who will investigate, discuss and, wherever possible, resolve the complaint. The CEO/Manager is: Margaret Grace CEO

If the complaint is not resolved to the satisfaction of the complainant:

Step 3

The complainant submits the “Complaints Form” together with all relevant documentation to date to the complaints sub-committee. The complainant will have the right to be heard by the complaints sub-

committee who will investigate, discuss and, wherever possible, resolve the complaint. The complaints sub-committee is comprised of Margaret Shanahan (Chairman), Rosemary Joyce (vice-chair) and Sarah O' Callaghan (Secretary).

If the complaint is not resolved to the satisfaction of the complainant:

Step 4

The complainant should request the Secretary of the credit union to forward the “Complaints Form” to the Board of Directors of Nenagh Credit Union. The complainant will have the right to be heard by the Board of Directors, which will investigate, discuss and wherever possible, resolve the complaint.

If the complaint is not resolved to the satisfaction of the complainant:

Step 5

If you are dissatisfied with the final response you have received or at any stage of the process you can write to The Financial Services Ombudsman who can investigate complaints by members of Nenagh Credit Union so long as the complaint falls within the jurisdiction of the Ombudsman.

Nothing in Rule 108 shall prevent the Financial Services Ombudsman from investigating and adjudicating a complaint made against a credit union about the provision of, or failure to provide, a financial service, so long as the complaint:

- a) falls with the jurisdiction of that Ombudsman, and
- b) does not relate to a matter that involves only the governance of the credit union.

The Ombudsman is an independent officer whose remit is to investigate, mediate and adjudicate unresolved complaints of individual customers about financial service providers. The complaints procedure in the credit union should have been exhausted before you contact the Financial Ombudsman.

Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. For more information please visit the website link www.financialombudsman.ie.

In accordance with the Credit Union Act, 1997 (as amended), and because the Rules of the credit union give directions as to the manner in which disputes are to be decided, every dispute to which the credit union is a party shall be decided in that manner.



Nenagh Credit Union Limited Complaints Form

Please read the attached Complaints Procedure before completing this form.

To: The Credit Union Complaints officer

Name/address of Complainant: _____

Membership No. of Complainant: _____

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: _____