



Scottish Police Credit Union Ltd Internal Complaint Handling Procedure

Our commitment to members

This credit union aims to provide members with quality financial services and we welcome an opportunity to put things right for members who are dissatisfied with our service. Members' feedback will be used to help improve services for all members.

This procedure sets out how a complaint can be made to the credit union, and how the complaint will be investigated and responded to.

Definition of complaints and eligible complainants

A complaint is any expression of dissatisfaction, whether written or oral, about a service that the credit union has provided, or failed to provide that has resulted in financial loss, material distress or material inconvenience, or the potential for such loss or inconvenience to occur.

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

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

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

Complaints will be handled fairly, consistently, and promptly.

Receiving a complaint

A complaint can be received at any place that the credit union conducts business. A complaint can be received by any officer or volunteer of the credit union.

A complaint may be made in writing or orally to an officer or volunteer of the credit union. A complaint can be made in person, by letter, by telephone or by email.

The officer or volunteer receiving the complaint shall record the following information:

1. Name of complainant
2. Address and contact details of complainant.
3. Membership number of complainant (if a member)
4. Date and time complaint received.

5. Date and time complaint occurred.
6. Substance of complaint
7. Type of complaint (e.g.: financial loss, inconvenience, distress, behavioural etc)
8. Name of person receiving complaint
9. Action taken when receiving complaint e.g.: apology offered, provided copy of internal complaints handling procedure, other information provided.
10. Date complaint passed to the Complaints Officer responsible for dealing with complaints.

The information recorded will be reported back to the complainant. It is not necessary for the complainant to sign to confirm the information recorded.

This information will also be stored in the complaints register.

All complaints shall be addressed to the Complaints Officer.

Investigating Complaints

The Complaints Officer will be responsible for actioning and investigating the complaint.

In this credit union, the Complaints Officers are:

- (1) Member Services & Business Development Manager
- (2) Chief Executive

The first named person will take the lead on responding to and investigating complaints. The second named person will assume responsibility if the first named person is the subject of the complaint or unavailable.

If the Complaints Officer and their deputy are both the subject of the complaint, the Chair of the Board of Directors may delegate a suitable individual, not involved in the complaint, to action and investigate the complaint as soon as the complaint is received.

A thorough investigation will be undertaken upon receipt of a complaint.

Appropriate actions will be taken to identify and remedy any recurring or systemic problems as well as any specific problem identified by a complaint.

Responding to complaints

The credit union aims to resolve the complaint to the complainant's satisfaction as speedily as possible.

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 the complaint was received.

Within 3 days

If we have been able to resolve the complaint within 3 business days and the complainant has accepted our response, a summary resolution will be sent to the complainant.

The summary resolution notification will include the following information:

- that a complaint has been made and that we think the complaint has now been resolved
- that if you subsequently decide you are dissatisfied with the resolution you may be able to refer your complaint to the ombudsman service.
- indicate whether or not we consent to waive the relevant time limits relating to complaints and Ombudsman referral.
- provide the Financial Ombudsman's website address and refers to the availability of more information on the website of the Financial Ombudsman.

Within 7 days

If the complaint cannot be resolved quickly, an acknowledgement will be sent to the complainant within 7 days of receipt of the complaint.

The acknowledgement will include the following information:

- the name or job title of the person handling the complaint.
- information about the Financial Ombudsman's Service
- the credit unions internal complaint handling procedure.

Within 8 weeks

If still unresolved within 8 weeks of receiving a complaint, the 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 Ombudsmen Service. A copy of the FOS explanatory leaflet will be included in the response.

Final response

It is the Credit Union's intention to provide a complainant with a satisfactory final response within 8 weeks of receipt of the complaint.

The final response will include as appropriate:

- a summary of the complaint
- a summary of the investigation into the complaint
- the credit union's views on the issues raised in the complaint.

- whether the credit union accepts the complaint and where appropriate any offer of redress or remedial action
- whether the credit union offers redress or remedial action without accepting the complaint
- whether the credit union rejects the complaint
- the complainant's right to refer the complaint to the Financial Ombudsman Service if remaining unsatisfied with the final response from the credit union.
- an indication whether or not we consent to waive the relevant time limits relating to complaints and Ombudsman referral.
- a copy of the Financial Ombudsman Services explanatory leaflet.

Redress to complainants

The credit union will ensure that all justified complainants receive an apology.

The credit union will seek to improve its services to all members as a result of complaints received.

If appropriate to the circumstances of the case, the Complaints Officer investigating the complaint will have the authority to offer an appropriate level of financial compensation as final settlement of the complaint. At all times, any financial redress offered will not be greater than any actual financial loss incurred and will be dependent upon the circumstances of the individual complaint.

Records and reporting

The credit union will keep all records of complaints taking more than the following business day to resolve, for a period of 3 years. The credit union will make an annual report to the Financial Conduct Authority (FCA) on the amount and type of complaints handled by the credit union.

Financial Ombudsman Service (FOS)

If a complaint remains dissatisfied at the completion of the credit union's internal complaint-handling procedure and receipt of a final response from the credit union, the complaint may be referred to the Financial Ombudsman service within six months of receiving the credit union's final response letter.

The credit union will co-operate with any investigation undertaken by the Financial Ombudsman Service. The Financial Ombudsman service provides a free service to members and consumers.

They can FOS can be contacted at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Phone: 0300 1239123

email: complaint.info@financial-ombudsman.org.uk

website: www.financial-ombudsman.org.uk

Contact us:

If you would like to discuss your complaint further, please do not hesitate to contact us at:
0141 771 1314.