



ABCUL
Credit
Unions

Do you have a complaint?

Your rights as a credit union member



Have we let you down?

We aim to offer our members high quality and value for money services. However, if you feel we have let you down by offering a below par service, you have the right to complain.

Our commitment to you.

We will provide on request a copy of our internal complaints procedure. We aim to deal with your complaint as thoroughly and quickly as possible. If your complaint cannot be resolved immediately, we will tell you when you can expect a response and keep you advised of progress.

We aim to acknowledge your complaint within seven days of receipt in writing and resolve your complaint within a maximum period of eight weeks.

Credit unions are required by law to report the number and type of complaints they receive to the Financial Services Authority.

Talk to your credit union about how we are different from other lenders

Your first step

The best way to make a complaint depends on how the situation has arisen.

If an officer of the credit union is already dealing with your complaint you should write to them in the first instance.

Otherwise you should make your complaint in writing to the Complaints Officer at your credit union.

Tips on making a written complaint

- Include your full name, address and membership number at the top of the letter.
- Insert the date at the top of the letter - this will help you keep a record of when you made your complaint and the length of time before you receive a response.
- Write a brief summary of your complaint at the beginning of the letter.
- Lists the facts clearly and in a sensible order.
- Do not go into too much detail or be repetitive.
- Send photocopies of relevant documents - but ensure you keep the originals.
- Take a copy of the letter before you send it.



If you are still unhappy

In the majority of cases, complaints can be resolved quickly and to everyone's satisfaction.

The credit union Complaints Officer has special responsibility for dealing with complaints from members. He or she will undertake an independent review on your behalf and provide you with a written response.

If the complaint has been taken through the credit union's internal complaints procedure and you are dissatisfied with the final response, you can take your complaint to the Financial Ombudsman Service.



The Financial Ombudsman Service

The Financial Ombudsman Service has been set up to provide consumers with a free and independent service to resolve disputes with financial providers.

If you have a complaint that you cannot resolve with your bank, building society, credit union, insurance company, mortgage or pension provider then you may be able to take it to the FOS. Before you can take it to the FOS you must have first tried to resolve your complaint using the internal complaints procedure.

To contact the Financial Ombudsman Service: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. 0207 892 7300

Where to go for information

Association of British Credit Unions Ltd - 0161 832 3694 www.abcuk.coop

The main trade body for credit unions giving information about how to find your credit union, how credit unions work and how to set up a credit union.

Financial Services Authority - 0845 606 1234 www.fsa.gov.uk/consumer

The body that regulates the financial services industry in the UK including banks, building societies and credit unions.

Financial Ombudsman Service - 0207 892 7300 www.fscs.org.uk

General Information - www.direct.gov.uk/RightsAndResponsibilities



Talk to your credit union if you are unhappy with our services but let everyone know if you are happy with the service you receive too!

Data Protection - Your Rights

The Data Protection Act gives you certain rights regarding information held about you. It places obligations on those who process data (*data controllers*) whilst giving rights to those who are the subject of the data (*data subjects*). Personal information covers both facts and opinions about an individual.

Anyone processing personal information must be registered with the Information Commissioner's Office (ICO). Some of your rights under the Act include:

- **Subject Access** - this allows you to find out what information is held about you. The Act, with some exceptions, gives you the right to find out what information is held about you by organisations. This is known as the '*right of subject access*'. On written request, you are entitled to be supplied with a copy of all the information an organisation holds about you. The organisation may charge a fee for providing the information, up to a maximum of £10 in most instances and up to £50 in the case of manual (i.e. non-electronic) medical records. To see what information is held on you by credit reference agencies costs £2.
- **The right to prevent processing** - gives you the right to ask a data controller not to process data that causes substantial unwarranted damage or distress to you or anyone else.
- **The right to prevent processing** for direct marketing.

If you think that information about you has not been processed in accordance with the Data Protection Act, you have the right to ask the Information Commissioner to investigate.

For more information Tel: 01625 545745 www.ico.gov.uk

Protect Yourself from Identity Theft

By following a few simple rules you can protect yourself from becoming a victim of identity theft.

- Shred all personal information before discarding in your rubbish; this includes anything referring to bank accounts, national insurance details, salary information and old bank cards.
- Delete any suspicious e-mails from organisations requesting personal information from you - banks for example will not ask for such information by e-mail.
- Be extra vigilant when giving out personal information - it's easy for criminals to falsify e-mail addresses, headed paper, and other methods of communication.
- Ensure that if you move house you alert your bank and other organisations in advance so that your mail can be redirected.
- Notify the Royal Mail Customer Enquiry Line on 08457 740 740 if you suspect your mail is going missing.



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