

## Complaints Form

# Sligo Credit Union Complaints Form



Please read the attached Complaints Procedure before completing this form.

Name of Complainant: \_\_\_\_\_

Address of Complainant: \_\_\_\_\_

Eircode: \_\_\_\_\_ Membership No of Complainant: \_\_\_\_\_

Contact Number: \_\_\_\_\_

**Description of Complaint:**

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins or other markings on the paper.

Please attach copies of relevant documentation. Please retain a copy of this form and any relevant documentation for your own records.

Signature: \_\_\_\_\_

Date:

### MEMBER COMPLAINTS PROCEDURE

It is the aspiration of your credit union that a complaint against the credit union will be resolved in a fair and equitable manner. In order that this is accomplished the following is the procedure which you should follow in order to have your complaint/dispute, in your capacity as a member, settled.

For a full description of this procedure, please see Rule 109 of the Standard Rules of the Credit Union (Republic of Ireland) (2024).

Step 1. The complainant discusses the complaint with the complaints officer of the credit union who will, where possible, resolve the complaint.

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

Step 2. The complainant completes the “Complaints Form” (see overleaf). The complainant will have the right to be heard by the Complaints Committee who will investigate, discuss and, wherever possible, resolve the complaint.

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

Step 3. The complainant may request the secretary of the credit union to forward the complaint to the board of directors. The complainant will have the right to be heard by the board, which will investigate and, wherever possible, resolve the complaint.

Please note that where this complaint falls within scope of the Minimum Competency Standards, the complaint may need to be finalised at the Complaints Sub-Committee stage.

**Note: Nothing in Rule 109 shall prevent the Financial Services and Pensions Ombudsman (“FSPO”)** 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 within the jurisdiction of the Financial Services and Pensions Ombudsman (“FSPO”),  
and
- (b) does not relate to a matter that involves only the governance of the credit union.

## Timelines

The following timelines in line with the Consumer Protection Code 2012 (as amended) “the Code” and should be followed as a matter of best practice:

### STEP 1:

The Credit Union must acknowledge each complaint on paper or on another durable medium within five business days of the complaint being received.

### STEP 2:

The Credit Union must provide the complainant with a regular update, on paper or on another durable medium, on the progress of the investigation of the complaint at intervals of not greater than 20 business days, starting from the date on which the complaint was made.

### STEP 3:

The Credit Union must attempt to investigate and resolve a complaint within 40 business days of having received the complaint, where the 40 business days have elapsed and the complaint is not resolved, the regulated entity must inform the complainant of the anticipated timeframe within which the regulated entity hopes to resolve the complaint and must inform the consumer that they can refer the matter to the FSPO, and must provide the consumer with the contact details of the FSPO;

and

### STEP 4:

The Credit union must advise the consumer on paper or on another durable medium, within five business days of the completion of the investigation,

- I. the outcome of the investigation.
- II. where applicable, the terms of any offer or settlement being made;
- III. that the consumer can refer the matter to the FSPO, and
- IV. the contact details of the FSPO.