

# Complaint Summary

It is the aspiration of DCU that a complaint against the credit union will be resolved in a fair and equitable manner. Should the situation occur where you feel the need to make a complaint, the following procedure should be followed in order to have your complaint/dispute resolved.

Dungannon Credit Union make it a priority to provide our members with quality financial service. We welcome the opportunity to improve in weaker areas and put things right for members who are dissatisfied with our service. Any feedback we receive is used to help improve services for all our members.

How a complaint can be made, and will be investigated and responded to is as follows:

A complaint can be received at any place that the credit union conducts business, and can be received by any officer, staff or volunteer of the credit union. There is also a complaints officer on the DCU board.

A complaint may be made in writing or verbally to an officer or volunteer of DCU. A complaint can be made in person, by letter, by phone or email.

- DCU aims to resolve complaints to the complainant's satisfaction by the close of business three days after the day on which the complaint was received.
- If the complaint cannot be resolved within three business days, an acknowledgement will be sent promptly to the complainant.
- If still unresolved within eight weeks of receiving a complaint, the credit union will send the complainant:

-A final response; or

-A response that explains the delay and advises the complainant when a final response

can be expected. The complainant will be advised that if dissatisfied with the delay he/she can exercise their right to approach the Financial Ombudsman service to take over management of the complaint. The Financial Ombudsman Service has official powers to oversee complaints between a complainant and the credit union. There is no charge to the member for the Ombudsman service.

