



HOW TO COMPLAIN – SUMMARY

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 108 of the Standard Rules of the Credit Union.

<https://www.blackravencu.ie/cuweb/wp-content/uploads/Standard-Rules-for-Credit-Unions-ROI-21V1-.pdf>

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” which is pre-addressed to the complaints sub-committee. The complainant will have the right to be heard by this sub-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 should 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.

Note: 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 within the jurisdiction of that Ombudsman, and

(b) does not relate to a matter that involves only the governance of the credit union.

In accordance with the Credit Union Act, 1997 (as amended), because the Rules of the credit union give directions as to the way disputes are to be decided, every dispute to which the credit union is a party shall be decided in that manner. Thus, a dispute by a member against the credit union under a contract constituted by the Rules of the credit union may not normally be referred to the courts and must be dealt with in accordance with the complaint’s procedure.



COMPLAINTS FORM
Black Raven Credit Union Limited

Please read the attached Complaints Procedure before completing this form.

To: The Credit Union Complaints Officer

Name/address of Complainant: _____

Membership No. of Complainant (if applicable): _____

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: _____