

COMPLAINTS FORM

St. Columba's Credit Union Limited

To: The Credit Union Complaints Officer

Name/address of Complainant: _____

Membership No. of Complainant: _____

DESCRIPTION OF COMPLAINT:

----- (Continue on more sheets 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

Signature of Complaints Officer

Date: _____

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.

Rule 108. Settlement of disputes

- (1) Save as otherwise required by or under the Act, this rule applies to any dispute between the credit union and:
 - (a) a member of the credit union in his capacity as a member;
 - (b) any former member of the credit union (in that capacity) who ceased to be a member of the credit union not more than six months previously;
 - (c) any person claiming through any such member or former member (in their capacity as such); or
 - (d) any person claiming under these rules.

- (2) Nothing in this rule shall prevent:
 - (a) a credit union, or
 - (b) a member of a credit union, or
 - (c) any person claiming through or under a member of a credit unionfrom obtaining in the ordinary course of law any remedy to which the credit union, member or person is entitled in respect of any contract, excluding that constituted by these rules.

- (1) All disputes under this rule shall be decided in the following manner:
 - (a) For the purposes of this rule the complaining party or parties described under paragraph (1) shall be referred to as the complainant. The credit union shall ensure that this procedure and the names of officers designated under paragraph (3)(b) are notified to all members and are displayed in a prominent position in the public office of the credit union.
 - (b) The board of directors shall appoint:
 - (i) a complaints officer whose duty it shall be to receive complaints forms under paragraph (3)(d) and to investigate, discuss and wherever possible resolve such complaints;
 - (ii) a complaints sub-committee, whose membership shall not include the officer appointed under paragraph (3)(b)(i) above, whose duty it shall be to investigate, discuss and wherever possible resolve complaints.
 - (c) The complainant shall discuss the complaint with the complaints officer appointed by the credit union under paragraph (3)(b)(i).
 - (d) In the event that the complaint is not resolved to the satisfaction of the complainant under paragraph (3)(c), the complainant shall complete a complaints form which shall be readily available in the public office of the credit union and pre-addressed to the complaints sub-committee. Following receipt of the complaints form, the complaints sub-committee shall investigate, discuss and wherever possible resolve the complaint. The complainant shall have the right to be heard by the sub-committee.
 - (e) In the event that the complaint is not resolved to the satisfaction of the complainant under paragraph (3)(d), the complainant shall request the secretary of the credit union to forward the complaint to the board of directors. The board of directors shall investigate, discuss and wherever possible resolve the complaint. The complainant shall have the right to be heard by the board of directors.
 - (f) Nothing in this rule 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.