

# Bridgend LifeSavers Credit Union Ltd



## Making a Complaint

Have we let you down? We aim to offer our members high quality and value for money services. We can only do this with your help. If we have let you down, please tell us.

Our commitment to you We aim to deal with your complaint as thoroughly and as 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 and resolve your complaint within a maximum period of eight weeks.

The best way to make a complaint depends on how the situation arose. If an officer of the Credit Union has written to you or is already dealing with you, you should make contact with that person, either by telephone, in writing or by calling into the Credit Union's office. Alternatively, please address your complaint to the Complaints Officer.

In the majority of cases, complaints can be resolved quickly and to everyone's satisfaction. If not, please ask for your complaint to be referred to The Complaints Officer. The Complaints Officer has special responsibility for complaints within the Credit Union. They will undertake an independent review on your behalf and provide you with a written response. If your complaint has been taken through the complaints procedure and you are dissatisfied with the credit union's final response letter, you can take your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service – sometimes referred to as the FOS, 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 Financial Ombudsman Service. Before you take your complaint to the Ombudsman, you must first have tried to resolve your complaint through the internal complaints procedure of the organisation you are complaining about.

Further information is available from: Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR Phone: 0845 080 1800 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Once completed, please post the form with all supporting documentation (copies only) to

The Complaints Officer,  
Bridgend LifeSavers Credit Union Ltd  
The LifeLong Learning Centre  
Merfield Close  
Sarn, Bridgend  
CF32 9SW

# COMPLAINTS FORM

Please use this form for any comments or complaints about our service.

Your Name

Your Address (inc Postcode)

Tel No.

Membership No.

The Credit Union would prefer to resolve complaints informally where possible. If you would like to give us a ring first, we may be able to resolve your concern without the need for a formal complaint.

## Details of Your Complaint

1. Please provide details of your complaint and a brief summary of events. (Please continue on separate sheets if necessary, attaching copies of any supporting documents).

2. How have you (or any person you represent) suffered as a result of these matters?

3. How can the Credit Union put things right?

Signed:..... Date: .....