



Membership Number:



**Complaints Procedure (for complaints in relation to core services, i.e., lending, saving and budget services)**

It is the aspiration of Dubco Ireland Credit Union Ltd 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 to have your complaint/dispute, in your capacity as a member, settled.

For a full description of this procedure, please see Rule 160 of the Standard Rules of the Credit Union.

**Step 1:** The Complainant discusses the Complaint with a designated 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 Officer. The Complainant will have the right to be heard by this Officer, 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 forward a copy of the "Complaints Form" to the CEO of the Credit Union, who will forward it to a Complaints Committee. The Complainant will have the right to be heard by the Committee, which will investigate and, wherever possible, resolve the Complaint.

*If the Complaint is not resolved to the satisfaction of the Complainant:*

**Step 4:** The decision of the Complaints Committee is final. The Members' Complaints Procedure is drawn up in accordance with the Rules of Dubco Ireland Credit Union Limited and the Credit Union Act, 1997 (as amended).