



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. To resolve any complaint or dispute by a member in a timely manner we will follow the procedure outlined below.

For a full description of this procedure, please see Rule 109 of the Standard Rules of the Credit Union (Republic of Ireland) (2024).

All complaints should be addressed to the complaints officer at

Ms Jane Barlow, Heritage Credit Union, Main Street, Rathfarnham, Dublin 14, D14NX09
or at jane.barlow@heritagecu.ie

Step 1. Discuss the complaint with the complaints officer who will, where possible, resolve the complaint.

If the complaint is not resolved to your satisfaction:

Step 2. Complete the "Complaints Form". This will be brought to the attention of the Heritage Complaints Committee, who will attempt to reach a satisfactory resolution.

If the complaint is not resolved to your satisfaction:

Step 3. You may request the secretary of the credit union to forward the complaint to the board of directors who will investigate and, wherever possible, resolve the complaint.

Note: Nothing in Rule 109 shall prevent the Financial Services and Pensions Ombudsman ("FSPO") 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 the Financial Services and Pensions Ombudsman ("FSPO"), 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) ("the Act"), because the Rules of the credit union give directions as to the manner in which 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.

Timelines:

The following timelines in line with the Consumer Protection Code 2012 (as amended) “the Code” and should be followed as a matter of best practice:

STEP 1: The Credit Union must acknowledge each complaint on paper or on another durable medium within **five business days** of the complaint being received.

STEP 2: The Credit Union must provide the complainant with a regular update, on paper or on another durable medium, on the progress of the investigation of the complaint at intervals of not greater than **20 business days**, starting from the date on which the complaint was made;

STEP 3: The Credit Union must attempt to investigate and resolve a complaint within 40 business days of having received the complaint; where the **40 business days** have elapsed and the complaint is not resolved, the regulated entity must inform the complainant of the anticipated timeframe within which the regulated entity hopes to resolve the complaint and must inform the consumer that they can refer the matter to the FSPO, and must provide the consumer with the contact details of the FSPO; and

STEP 4: The Credit union must advise the consumer on paper or on another durable medium, within five business days of the completion of the investigation

- i) the outcome of the investigation.
- ii) where applicable, the terms of any offer or settlement being made.
- iii) that the consumer can refer the matter to the FSPO
- iv) the contact details of the FSPO.

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Complaints Form

Please read the attached Complaints Procedure before completing this form.

Name/address of Complainant:

Membership No. of Complainant: _____

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: _____