



## Public Complaints Notice

Dear Member,

At Heritage Credit Union, we want to be viewed by all members as efficient and fair in everything we do or say.

However, as with any service provider, things may go wrong from time to time.

If we do not deliver the standard of service you expect, or if we make a mistake, we want you to tell us. We will investigate and try to put things right as quickly as possible.

Please feel free to contact us and let us know your concerns. Where possible, we will give you an answer there and then. If this is not possible, we will follow our Member Complaints Policy to find a resolution, keeping you informed at all stages.

We will try our best to resolve any complaint internally. However, if you are not happy with the outcome of our investigation, you will have a right to bring your issue to the attention of the Financial Services Ombudsman or where the complaint relates to a data protection matter, the Data Protection Commissioner - contact details are as follows:

The Financial Services and Pensions Ombudsman  
Third Floor  
Lincoln House  
Lincoln Place  
Dublin 2  
Tel No: (01) 567 7000  
Email: [info@fspoi.ie](mailto:info@fspoi.ie)

Data Protection Commissioner  
21 Fitzwilliam Square South  
Dublin 2  
D02 RD28  
Tel No: (01) 7650100  
Email: [dpo@dataprotection.ie](mailto:dpo@dataprotection.ie)

Thankfully, our credit union rarely gets complaints, but we are keen not to become complacent. If something has gone wrong, we want to hear from you rather than lose you as a member. However, we cannot address the matter unless we know about it.

The Complaints Officer for Heritage Credit Union is Ms. Jane Barlow. A copy of our complaints handling procedure is available on our website. Alternatively, a copy may be requested through any of our offices.

Signed: *Alan Roche*  
Chief Executive Officer

Date: 27<sup>th</sup> August 2024