	Policy Title : Member Internal Complaints		
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1. Purpose:

To specify the policy of the credit union in relation to Member Internal Complaints

2. Scope:

All qualifying members

3. Responsibility:

All Staff/Board of Directors

4. Special Instructions and Definitions:

None

5. Related Documents:

- 1997 credit union act
- Standard Rules for Coolock Artane Credit Union
- Coolock Artane Credit Union policies and procedures

Introduction

The Board of Directors of Coolock Artane Credit Union has agreed the following process for member Internal Complaints Procedure (ICP).


What is the Internal Complaints Procedure (ICP)?

The Internal Complaints Procedure is a method that the Board of Directors have drawn up in order to deal with certain types of complaints that may be made by members of the Credit Union. Three types of complaints are eligible for the ICP.

1. The provision of a financial service by the Credit Union
2. A complaint about an offer to provide a financial service by the Credit Union
3. Failure to provide a particular financial service that has been requested.

The Board of the Credit Union will generally try to resolve other types of complaints outside of the ICP.

Does the member have a right to bring their complaint directly to the Financial Services Ombudsman?

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The Financial Services Ombudsman can only consider complaints that have already been through the ICP. Members may refer their complaint to the Ombudsman if, having gone through the ICP, they are not satisfied with the outcome.

How do they make a complaint?


If a member has complained, they should, in the first instance, discuss their complaint with the Operations Manager of the Credit Union. They should bring any supporting documentation to his attention. The Operations Manager will be able to initially assess the complaint, advise the member if their complaint qualifies for the ICP. If the complaint does not qualify for the ICP, he may be able to recommend a resolution to the complaint. In any event, the complaint will be discussed at the next Board Meeting.

Members must include the following information when they write to the Board of Directors:

1. Full name and home address and if different, the address to be used for the service of documents.
2. Date of joining membership of the Credit Union (Available in office).
3. A Statement of the complaint or dispute and if appropriate, what party the complaint is against.
4. If the member believes they have suffered a financial loss, details of why they believe this to be the case, with supporting calculations if possible.
5. Details of when the action from which the complaint or dispute arises, or took place.
6. Copies of any supporting documentation they may have, such as letters, statements etc.
7. Confirmation that you have not previously referred your complaint or dispute to the Financial Services Ombudsman.

How will the Board of Directors deal with my complaint?

At the next monthly Board meeting (following the receipt of details of your complaint), the Board of Directors will discuss your complaint. They will consult with the Operations Manager or any other parties involved in the complaint/dispute. The Board of Directors may, if necessary, discuss your case with expert advisors.

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If the complaint/dispute is reasonably clear, whether for or against you, the Board of Directors, will issue you with a “Letter of Determination”.

If your complaint/dispute refers to a matter that is covered under Credit Union Rules/Policy or the Credit Union Act, the Board of Directors will most likely confirm their decision to you and refer you to (or quote you) the Rules/Policy or the relevant part of the Credit Union Act.

The Board of Directors may decide to offer you an oral hearing if they feel that a discussion with you would add clarity to the complaint/dispute or assist in their deliberations. If an oral hearing is offered to you, you may accept or reject the hearing. You may bring an appropriate advisor if required.

What type of response will I receive from the Board of Directors?

The Board of Directors will make a decision in relation to the complaint/dispute at the next Board meeting following receipt of your complaint. The Board of the Credit Union will respond to you in writing within two (2) months of receipt of the required information from you. This time is required because Board meetings take place once monthly and time may be required to interview parties directly involved or to seek expert advice. The response in writing to you will be referred to as a “Letter of Determination”. It will include:

1. A statement of what has been decided, which could be to make a compensating payment, to reject the complaint etc.
2. A reference to any Rule of the Credit Union, Policy of the Credit Union, or the Credit Union Act.
3. A reference to any other legislation, legal precedent or practise of the Revenue Commissioners or other material relied upon.
4. A Statement that the decision is not binding on you
5. A statement that the Financial Services Ombudsman may have jurisdiction to investigate the matter and that further information could be obtained from the Ombudsman.

Enforcement

Any officer found to have violated this policy may be subject to disciplinary action.