

KCU member complaints process for members:

Step 1 - Customer complaints both verbal and written from Members are logged in Killarney Credit Union in Customer Complaints Logbook. Team Leader/Operations Manager will listen empathetically to such a complaint but make no judgment/comment to Member until the complaint is adequately investigated. Complaints should be acknowledged promptly and within 5 working days from date of receipt. A full response to the complaint should issue within 30 working days of receipt. If, in exceptional circumstances, the response will be delayed, the member should be told of this within 30 working days of receipt and should be given a revised timescale for bringing the investigation to a conclusion as well as an explanation for the delay. An update should be provided every 20 working days thereafter.

If the complaint is not resolved to the satisfaction of the complainant:

Step 2. The Complainant completes the “Complaints Form” (Appendix 1) which is available from the Credit Union office and is addressed to the Complaints Officer (Mark Murphy CEO). The complainant shall have the right to be heard by this officer whose duty it shall be to investigate, discuss and, whenever possible resolve the complaint.

If the complaint is not resolved to the satisfaction of the complainant:

Step 3. The complainant shall forward a copy of the “Complaints Form” to the secretary of the credit union who shall forward it to the complaints committee. The complainant shall have the right to be heard by the committee whose duty it shall be to investigate, discuss and, whenever possible resolve the complaint.

If the complaint is not resolved to the satisfaction of the complainant:

Step 4. In the event that the complaint is still not sufficiently resolved, the complaint can be referred to the Financial Services Ombudsman. Nothing in Rule 108 (*Settlement of Disputes*) shall prevent the Financial Services Ombudsman 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 that Ombudsman, and
- b) Does not relate to a matter that involves only the governance of the credit union.

Details of Financial Services Ombudsman:

- Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29
- Website: fspoi.ie/make-a-compliant/
- Email: info@fspoi.ie
- Phone: 01 567 7000

Appendix 1 – General Complaints Form

MORTGAGE COMPLAINTS FORM

Killarney Credit Union Limited

Please read the attached Complaints Procedure before completing this form.

To: The Credit Union Complaints Sub-Committee

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.)

I

Signature of Complainant

Date: _____