



FSUCU Ltd Credit Union Office
Heriot-Watt University
Edinburgh
EH14 4AS
Telephone: 0131 451 8005
Email: universitycu@abc.ul.org
Web: www.universitycu.org.uk

First Scottish University Credit Union

Complaints Policy and Procedure

Policy

This policy follows ABCUL guidance on handling complaints.

This Policy applies to members who wish to raise concerns on any aspect of First Scottish Credit Union Ltd's operations.

First Scottish will deal with such concerns fairly and objectively.

First Scottish aims to resolve complaints quickly, and where possible, informally.

The appropriate way to complain depends on how the situation arose. If you are already dealing with a member of staff then contact that person directly either by telephone, e-mail or letter, or make an appointment to see them in person. Many complaints are due to a misunderstanding and can often be resolved instantly. It is hoped that most concerns can be dealt with quickly and informally. However, if attempts to resolve the matter have been unsuccessful, or the matter is too serious to be resolved in this way, please address your complaint directly to the Secretary. If your complaint relates to the Secretary, please contact the Chairman.

Procedures

Making your complaint:

Please provide details of your complaint in writing. Please ensure that you:

- Include your full name, address and any reference or Membership number, at the top of the letter.
- Include the date you made your complaint (you can then monitor the time it takes to receive a response).
- Write a brief summary of your complaint at the beginning of your letter.
- List the facts clearly and in a sensible order of events.
- Do not go into too much detail and try not to be repetitive.
- Send photocopies of any relevant documents – but be sure to keep the originals.
- Keep a photocopy of every letter you write.



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Investigating your complaint

The Secretary (or Chairman in the case of a complaint against the Secretary) will assign your complaint to a Complaint Investigator. This will normally be a member of the Board, but may also be a member of the Credit Union with significant experience of our procedures. The Complaint Investigator will conduct the investigation into your complaint, which may involve interviewing you, interviewing other people involved, and reviewing any relevant paperwork. During the investigation, the Complaint Investigator will keep you informed of progress at regular intervals:

- 5 days after receiving your complaint.
- 4 weeks after receiving your complaint.
- 8 weeks after receiving your complaint.

Resolving your complaint

The Complaints Investigator will complete the investigation as quickly as possible, and within 8 weeks at most. The Complaint Investigator will inform you of the findings and proposed resolution. If you agree with the proposed resolution, the Complaint Investigator will ensure that any agreed action is taken. If you do not agree with the proposed resolution, you may agree that the Complaints Investigator should continue to seek an acceptable solution; alternatively, you will have the option of referring your complaint to the Financial Ombudsman Service. If the investigation has not been completed within 8 weeks, you may agree that the Complaint Investigator should continue to seek an acceptable solution; alternatively, you will have the option of referring your complaint to the Financial Ombudsman Service.

Records

First Scottish will keep a record of the complaint and its resolution in accordance with ABCUL guidance.

The record will include:

- Documents provided by you.
- The Complaint Form.
- Record of all meetings held.



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- All correspondence with you.
- The Final Response.
- The Recommendation for Action Form, if any.

The record will be treated as confidential and kept no longer than necessary in accordance with the Data Protection Act 1998.

You will be given a copy of the Final Response.

First Scottish will keep a Log of all complaints received in accordance with ABCUL guidelines; this Log will be reviewed after each complaint is resolved to identify and analyse any trends.

The Log will also be reviewed annually by the Board.

