

## MEMBER COMPLAINTS PROCEDURES

It is the aspiration of your credit union that a complaint against the credit union will be resolved in a fair and equitable manner. In order that this is accomplished the following is the procedure, which you should follow in order to have your complaint/dispute, in your capacity as a member, settled. For a full description of this procedure, please see Rule 160 of the Standard Rules of the Credit Union.

### Step 1

The complainant completes the Complaints Form which is pre-addressed to a specific officer. The complaint will have the right to be heard by this officer who will investigate, discuss and, wherever possible resolve the complaint.

The designated officer is Majella Kenna, CEO (for stage one)

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

### Step 2

The complainant should forward a copy of the "Complaints Form to the secretary of the credit union who will forward it to a complaints committee. The complainant will have the right to be heard by the committee which will investigate and, wherever possible, resolve the complaint.

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

### Step 3

The complainant should request the secretary of the credit union to forward the complaints form to the board of directors or the credit union which will investigate, discuss and wherever possible, resolve the complaint. The complainant will have the right to be heard by the board.

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

### Step 4

The complainant should request the secretary of the credit union to forward the complaint to the Chief Executive Officer of the Irish League of Credit Unions. The complaints committee of the League will investigate, discuss and, wherever possible, resolve the complaint.

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

### Step 5

The matter in dispute may be referred at the discretion of the complainant to Arbitration. A decision by the arbitrator shall be binding and conclusive on all parties without appeal.

For further information about arbitration please refer to Rule 159 (3) (h) of the Rules of the Credit Union