



Manchester Credit Union aims to provide its members with high quality financial services. We welcome members' feedback – both positive and negative – at all times and will use it to help improve our services for everyone.

Complaints

If you are dissatisfied with any aspect of our services, please let us know and we'll look into the problem.

We don't create barriers to prevent members complaining, but complaints must be directed to Manchester Credit Union as an organisation for this procedure to be engaged. Complaints or comments posted on non-Manchester Credit Union social media sites or web-forums will not be recorded or treated as complaints.

Our Commitment to our Members:

- We aim to respond to all complaints fairly, consistently and as quickly as possible.
- Your complaint will be investigated by a suitably trained person who was not directly involved in the subject matter. They will either have the authority to settle the complaint or ready access to someone who has the authority.
- We'll do all we can to resolve your complaint within three business days. If resolved in that time, you will be sent a letter of resolution and your Financial Ombudsman Service (FOS) rights.
- If we can't do this, we'll write to acknowledge your complaint and let you know when you can expect a full response, along with the name and contact details of the person dealing with your case.
- If you contact us during our investigation and the officer handling your complaint is not available, then another member of our team will be able to help you.
- In the unlikely event that a final response can't be given within eight weeks, we will write to explain why and ask for your consent to extend the time for completing the investigation.
- Once our investigation is complete, we'll send you our final response which will summarise your complaint, set out our findings and, where appropriate, explain what action is being taken to resolve the matter. Where the complaint is upheld, we will offer a resolution consistent with treating all of our members fairly.
- If your complaint was not resolved within three business days, our final response letter will include an information booklet about the Financial Ombudsman Service and state that, if you are unsatisfied with our response you have six months from the date of our final response to refer your complaint to the FOS.

What if you are still not happy?

Financial services complaints that we cannot settle may be referred to the Financial Ombudsman Service (FOS). This is a free service that independently reviews disputes between consumers and financial firms. The FOS will only look at complaints if the firm has had the opportunity to investigate the complaint first and provide a response.

Your rights as a Member

- If you are dissatisfied with our final response, you can either ask us to reconsider or you can refer the matter to the FOS (contact details below).
- Eight weeks after we received your complaint, you have the right to refer your complaint to the FOS whether we have responded or not.
- If you decide to refer your complaint to the FOS, you must do so within six months of the date we issue our final response to you. After this time, the Ombudsman may refuse to consider the matter.
- You may raise a complaint within six years of the event being complained about (and – if more than six years have passed – three years from when you realised, or could reasonably have realised, there was reason to complain).
- Contacting the Financial Services Ombudsman
 - In writing:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
 - By telephone:
From a landline – 0800 023 4 567
From a mobile – 0300 123 9 123
 - By Email: Complaint.info@financial-ombudsman.org.uk

Monitoring of Complaints and Feedback

The Board of Directors appoints a Complaints Officer to oversee this procedure.

The Complaints Officer provides the Board with an annual summary of complaints and compliments received so that trends may be understood and the feedback used to improve member experience.

The staff team also hold lessons-learnt sessions periodically to consider root-causes and identify any process improvements needed.

We keep records of all complaints for three years and make an annual report to the Financial Conduct Authority on the amount and type of complaints handled by 30 April each year.