



COMPLAINTS PROCEDURE

At St. Raphael's Garda Credit Union, we are committed to doing things right for you, our members. This is your credit union and while we work hard to serve you well and to meet your expectations, we accept that we don't always get things right. We want you to let us know how we're doing - hearing your feedback gives us the opportunity to learn and to make improvements. At all times, we will:

- Recognise that we do not always get things right. We will apologise for any mistakes that we have caused and will do our best to put things right.
- Make it easy for you to complain and we will give your complaint the attention it deserves.
- Attempt to resolve things as soon as possible and give you feedback to ensure you are satisfied with the action we have taken to resolve the complaint.
- Ensure training is delivered to staff where appropriate to continually improve our services.

How long will it take?

Immediately

We aim to resolve all complaints immediately. If you are not happy with our service, we want you to tell us so we can focus on improving things. We will listen to your complaint and make sure we understand why you are unhappy. The staff member dealing with you will attempt to resolve your complaint immediately and agree a solution with you directly.

Within 5 Days

If we are unable to resolve the complaint immediately, our complaints officer will write to you and acknowledge your complaint within 5 days. We will let you know how long we expect to take to resolve it.

Within 20 Days

If our investigations take a little longer than expected, we will contact you within 20 days to keep you informed about when we expect to have it resolved. At this point, the complaint may also be passed to the complaints sub-committee for further investigation.

After 20 Days

After 20 days, we will give you regular updates about the progress of your complaint until we have a resolution.

How can you contact us?

In Person

Call into our office at:
1-2 Fox & Geese, Naas Road,
Dublin 22.

We are open:
Mon: 09:00am to 4:30pm
Tues: 09:00am – 4:30pm
Wed: 10:00am – 4:30pm
Thurs: 09:00am – 4:30pm
Fri: 09:00am – 3:45pm
Closed Sat & Sun

In Writing

Write to:
The Complaints Officer,
St Raphael's Garda Credit Union,
1-2 Fox & Geese,
Naas Road,
Dublin 22.

Alternatively you can contact us by
emailing:
enquiries@straphaelscu.ie

Phone

You can contact us on: 0818 247 365

If you are calling from **abroad**, please
dial:
00 353 1 427 3900

What happens if we can't reach agreement?

After our investigations are complete, we will discuss the outcome of the complaint with you. If you remain unhappy and feel we haven't resolved it to your liking, you have the right to refer your complaint to the Financial Services Ombudsman.

Their contact details are:

Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Tel: 01 662 0899

LoCall: 1890 882 090

Fax: 01 662 0890

Email: enquiries@financialombudsman.ie

Web: www.financialombudsman.ie



DETAILS OF YOUR COMPLAINT

Member Name:

Membership/Reg Number:

Address:

Phone Number:

Email Address:

Summary of Complaint:

Signature:

Date: DD/MM/YYYY