

# Complaints & Positive Feedback

Information Leaflet and Form



Member First Credit Union Ltd. is  
regulated by the Central Bank of Ireland

 **Member First**  
CREDIT UNION  
*the next generation credit union*

*Please read the information overleaf before completing this form.*

## MEMBER DETAILS

Account Number:

Name:

Date of Birth:

 /  / 

Phone Number:

## DETAILS OF COMPLAINT OR POSITIVE FEEDBACK

Please attach copies of any relevant supporting documentation.

## HOW WOULD YOU LIKE THE COMPLAINT TO BE RESOLVED?

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Please return this form by email to [compliance@mfcu.ie](mailto:compliance@mfcu.ie) or by post to Head of Regulatory Compliance, Member First Credit Union, Artane Roundabout, Malahide Road, Dublin 5.

**Note: This is an information document. It is not intended to be legally binding nor is it an interpretation of legislation.**

## COMPLAINTS & POSITIVE FEEDBACK MANAGEMENT

MFCU is committed to providing a friendly and professional service to all its members, underpinned by the 3 Ps; Personal Touch, Positive Experience and Professional Service, it is accepted that from time to time difficulties may arise with some aspect of our products and services and complaints may be received in this regard.

In this respect it is the policy of MFCU to provide a complaints management process to all members that is prompt, fair, transparent, non-prejudicial, non-recriminatory and impartial with a view to resolving all complaints as received to the satisfaction of the member in so far as is possible.

Complaints and positive feedback will be managed in a way that allows the Credit Union to correct the effects of the error and use it as a learning tool to prevent its reoccurrence.

## COMPLAINTS MANAGEMENT PROCESS

**1** If you wish to make a complaint or give positive feedback to us or to our staff, you can contact us on (01) 851 3400, email us at [compliance@mfcu.ie](mailto:compliance@mfcu.ie), or call into any of our branches and a member of our staff will help you as best they can.

**2** If our Staff Member cannot resolve your complaint, he/she will inform their Branch Supervisor who is the Complaints Officer for the Branch.

You will be asked to complete the complaints form which is on the back of this pamphlet, and either post it to us, email it to us (this form is on our website at [www.mfcu.ie](http://www.mfcu.ie)) or drop it into any of our branches.

The Branch Supervisor will within 5 working days, confirm to you in writing that the complaint has been received.

The Branch Supervisor will have a further 5 days to try and resolve the complaint to your satisfaction.

If they cannot resolve the complaint within that time frame, or you are not satisfied with the resolution, then,

The Branch Supervisor will refer the complaint to the Credit Unions Head of Regulatory Compliance and the Complaints Sub-Committee.

**3 Complaints received by the Head of Regulatory Compliance will be acknowledged within 5 working days.**

The Head of Regulatory Compliance will cause the complaint to be investigated, discussed and wherever possible resolved.

The Head of Regulatory Compliance at his discretion may arrange to meet with you or contact you, to discuss and where possible resolve the complaint.

The Head of Regulatory Compliance may at his discretion convene a meeting of the Complaints Sub-Committee, if he is of the opinion this may aid in resolving the complaint

The Head of Regulatory Compliance will have no more than 10 working days to attempt to resolve the complaint .

**4 In the event that Head of Regulatory Compliance and the Complaints Sub-Committee cannot resolve the complaint or have not resolved the complaint to your satisfaction.**

You have the right to request the Secretary of the Credit Union to forward the complaint to the Board of Directors.

On receipt of the complaint, the Board of Directors will at their earliest convenience investigate, discuss and wherever possible attempt to resolve the complaint.

The Head of Regulatory Compliance will provide the Board with a full written report on the complaint and the actions to date to assist the Board in their deliberations.

You have the right to be heard by the Board and it is expected that the Board will address and where possible resolve the complaint within one month of it being brought to their attention.

**5 After investigation by the Board of Directors;**

You will be advised in writing by the Secretary of the Board's decision.

Along with the Board's decision, the Secretary's Final Response Letter will also advise you of your right to refer their complaint to the Financial Services and Pensions Ombudsman (FSPO), if they are not satisfied with the Board's decision as contained in the Final Response Letter.

**Financial Services and Pensions Ombudsman**

Financial Services and Pensions Ombudsman,  
Lincoln House, Lincoln Place,  
Dublin 2

**Phone:** (01) 567 7000  
**Email:** [info@fspo.ie](mailto:info@fspo.ie)  
**Web:** [www.fspo.ie](http://www.fspo.ie)

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