

Complaints procedure

As a member owned and member run organisation, our members are at the heart of everything we do. Whilst we want to provide you with the best service possible, we recognise that sometimes things can go wrong and when they do; we want to know so that we can help sort them out as quickly as possible.

This page explains how you can help us deal with your complaint and what you can do if the problem hasn't been resolved to your satisfaction.

How it works

If, for whatever reason, you are unhappy with any of our products or services please let us know in by email info@ballycasltecu.com (please put "my complaint" in the subject box) or you can write to us at:

Complaints Department
Ballycastle Credit Union
1 The Diamond, Ballycastle, BT54 6AW

Ballycastle Credit Union takes complaints very seriously and every complaint will be thoroughly investigated to identify the cause of the problem and resolve it fairly. Of course it may be that the complaint is purely a misunderstanding that can be quickly cleared up, in which case we will act appropriately.

Once we have received your complaint we will do everything that we can to resolve this for you as soon as possible. Where we are able to resolve your complaint within three business days we will send you a letter confirming this which will inform you of your right to refer your complaint to the Financial Ombudsman Service if you are unhappy with the resolution provided. Where we are unable to resolve your complaint within three business days we will send you a written acknowledgment of your complaint.

We recognise the importance of identifying how and why the issue occurred in the first place. Each complaint will be reviewed to identify the root cause as part of the investigation to ensure that, where required, redress is appropriate, and that we take relevant remedial action to ensure the same thing doesn't happen again.

If you are unhappy with our response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge, but you must do so within six months of the date of our final response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in exceptional circumstances. Details of this service will be given to you within our final response.

It is important that you give us the opportunity of resolving the problem before referring it to the Financial Ombudsman Service. However you have the right to refer your complaint to the Financial Ombudsman Service before such time. The Financial Ombudsman Service will be able to assess your complaint if Ballycastle Credit Union agrees to this.

We hope to provide you with a full response as soon as possible; however in some situations a more in depth investigation is required, so that we can fully investigate and respond to your concerns. However, we will keep you updated throughout this time, and where possible we will do our very best to respond to you more quickly.

The Financial Ombudsman Service

If after a period of eight weeks we have been unable to come to a satisfactory resolution and are therefore unable to issue you with a final response to your complaint, we will confirm this, together with the timescale in which you can expect a final response. At this stage, if you are dissatisfied with the delay you may refer your complaint to the **Financial Ombudsman Service**.

You can contact the Financial Ombudsman Service by either writing to them at the following address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. You can also contact them on the following number 0800 023 4567 or by visiting <https://financial-ombudsman.org.uk>

And finally...

We hope that you will never have the need to use this complaints procedure. However, if you do, please be assured that we will deal with your complaint as quickly and as fairly as possible