



# ***Not satisfied with our service?***

**Wrexham County Borough Credit Union  
51 King Street,  
Wrexham  
LL11 1LA**

**Tel: 01978 266843  
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Email: [info@wrexhamcu.co.uk](mailto:info@wrexhamcu.co.uk)**



Llywodraeth Cynulliad Cymru  
Welsh Assembly Government

Wrexham County Borough Credit Union Ltd is authorised and regulated by the  
Financial Services Authority. Firm Ref. No. 459641

# Our commitment to good service

We will always aim to deal with your savings and loans services promptly and accurately. Sometimes we may make a mistake, but if we do we'll do our best to put things right quickly and without fuss. If you have a complaint, we have a procedure designed to resolve it fairly for you. We aim to resolve complaints to your satisfaction within eight weeks, but if you're still not happy you can refer it to the independent Financial Ombudsman Service.

This leaflet explains our complaints procedure, lets you know what you need to do at each stage, and tells you what you can expect from us in return.

## Our complaints procedure - a summary

**Stage 1** - refer your complaint to a volunteer, a member of staff which will include the Credit Union Manager or if the subject of the complaint is the Credit Union Manager, the Chair of the Supervisory Committee of Wrexham County Borough Credit Union.

**Stage 2** - if Stages 1 and 2 have not resolved the complaint to your satisfaction after eight weeks, you can refer your complaint to the Financial Ombudsman Service, which is independent of Wrexham County Borough Credit Union.

Most complaints are successfully resolved at the first stage through contacting a member of staff.

## How we can help

### What should I do first?

The first step is to help us understand the problem at the earliest possible opportunity, so that we can take action to put it right. If you are unhappy with the way we have handled your business, you can either write on the pro-forma overleaf and hand it in at one of the Collection Points or post it to our business address at:

**51 King Street, Wrexham, LL11 1LA**, fax a copy to **01978 314106**, call us on **01978 266843** or e-mail us at - **info@wrexhamcu.co.uk**

### How to make a complaint

Whenever you contact us, please give your Membership number and full name.

As faxes and e-mails are not totally secure, we recommend that you don't send us any confidential information this way.

## What happens next?

We will acknowledge your complaint within five working days and we'll aim to fully resolve it for you within eight weeks.

If you send your complaint to us by fax or e-mail, we'll send your acknowledgement the same way. However, to protect your confidentiality, our full reply to you will be by post to your current registered address.

## Can I take it further if necessary?

If we have not been able to resolve the problem within eight weeks of your complaint, you can refer it to the Financial Ombudsman Service.

The Financial Ombudsman Service was set up by law to provide consumers with a free, independent and confidential service to help settle disputes with financial firms and organisations. It is not a "watchdog" or a trade body - its only role is to help resolve disputes impartially.

## When can I involve the Ombudsman?

As we mentioned earlier, we will do our best to resolve your complaint to your satisfaction through our own complaints procedure. If you're still not happy, you can refer your complaint to the Financial Ombudsman Service when:

- you have received our final response to your complaint and you are still not satisfied; or
- eight weeks has passed since the date you first complained and we have not been able to send our final response - in this case we will write to you asking for more time to complete our investigations, but if you do not want to wait any longer you are entitled to refer your complaint to the Ombudsman.

## How do I do this?

You can contact the Financial Ombudsman Service on **0845 080 1800** and they will help you complete their complaint form. Or you can download the form from their website at **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

For your complaint to be considered by the Ombudsman, you must complete and return their form within six months of the date on our final response letter.

The Financial Ombudsman Service will consider both sides of the case and decide what action should be taken, sometimes on the basis of the documents only, and sometimes after conversations with all parties involved.

## Any questions?

We hope this leaflet will help you to have your complaint dealt with as quickly and fairly as possible. If you have any questions about our complaints procedure, just call us. We'll be happy to help.

