

## **Our Complaints Process**

Lincolnshire Credit Union is part of the Treating Customers Fairly Scheme operated by the FCA. We want you to feel confident that you will be treated fairly and that you will only be provided with products and services that are appropriate to your needs. Any advice that we provide to you will take account of your circumstances.

We make every effort to ensure that our members receive the service that they expect, but sometimes things can go wrong.

If you need to make a complaint we believe that you have a right to be heard; to be respected and to be understood. We will take action to resolve your complaint within 3 working days.

The best way to make a complaint depends on how the situation arose.

If an officer of the credit union is already dealing with you then you should make contact with that person, either in writing or by telephone or by calling into our office. We shall do our best to resolve your complaint at this stage.

If your complaint is resolved to your satisfaction then we will send you a summary resolution communication. If it is not possible to resolve your complaint immediately we shall acknowledge your complaint within 7 days and we shall complete our investigation within a maximum of 8 weeks.

After the investigation is complete you deserve an explanation and, if appropriate, an apology.

### **If you are still unhappy**

In the majority of cases it will be possible to resolve your complaint quickly and to everyone's satisfaction. If this is not possible you can ask for your complaint to be referred to the 'Complaints Officer' or you can write directly to the administration office.

The Complaints Officer is a member of our board of directors who has special responsibility for complaints within the credit union. This person will undertake an independent review of your complaint and provide you with a written response.

### **The last resort**

Lincolnshire Credit Union is part of the Financial Ombudsman Service. This has been set up to provide customers with a free and independent service to resolve disputes with financial services providers.

If you have a complaint that you cannot resolve with us then you may be able to take it to the Financial Ombudsman Service.

Before you take your complaint to the Ombudsman you must first have tried to resolve your complaint through the internal complaints procedure of the credit union.

Further information is available from:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Phone: 0800 023 4567 Calls to this service are free on mobile phones and landlines  
Or 0300 123 9123 Calls to this number cost no more than calls to 01 and 02 numbers

email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)