Grampian Credit Union Ltd – Complaint Policy

If you have a complaint about the service you have received from the Credit Union you should put your complaint in the first instance, in writing to the Chief Executive.

We will send you an acknowledgement of your complaint within 5 working days of its receipt. This letter will include the name of the person who is dealing with the complaint. This person will also have the authority to settle a complaint.

Our Complaints Officer will ensure that any responses deal adequately with the complaint and, if redress is to be paid, that the amount offered is appropriate. Once an amount of redress has been offered and accepted we will pay that sum. It should be noted that redress will not always be a cash sum but may take the form of an apology.

All complaints will be handled fairly, consistently and promptly.

If a complaint highlights a recurring or system problem then we will rectify this.

Within 8 weeks of receiving your complaint we will send out a final response.

If you are not satisfied that your complaint has been handled correctly you can then take your complaint to the Financial Ombudsman Service at <u>Financial Ombudsman Service</u> for resolution.