



If you have a complaint

As a member of the Association of British Credit Unions and part of the World Council of Credit Unions, **North London Credit Union** aims to provide members with quality financial services. We welcome the opportunity to put things right for members who are dissatisfied with its service. Members' feedback will be used to help improve services for all members.

Any officer, member of staff or volunteer of the credit union can receive a complaint at any place that the credit union conducts business. The complaint may be made in writing or orally, and by letter, telephone or e-mail.

The Credit Union has appointed Richie Hamden as Complaints Officer, and has informed the Financial Conduct Authority (FCA) accordingly.

Complaints can only be made by eligible complainants. These are:

- A credit union member or junior saver, or potential or former member or junior saver.
- The nominated beneficiary or personal representative of a deceased member.
- A business with a turnover of less than £1million.

We assert our right to make appropriate business decisions about any area of our operations; including admission of new members to membership and individual eligibility for credit as evidenced in the membership and loan policies of the credit union.

We will aim to meet the following time limits when responding to complaint:

- We will attempt to resolve most complaints by close of business on the business day following receipt.
- If the complaint is not resolved within five business days of receipt of a complaint, we will send you a written acknowledgement. This will contain the name or job title of the person handling the complaint, and a date by which we hope to respond.
- Before the end of eight weeks of receipt of your complaint, we will have sent you a final response. This will inform you that if you remain dissatisfied you may refer your complaint to the Financial Ombudsman Service within a six-month period. The procedure for doing this is set out in the FOS leaflet "Your complaint and the Ombudsman", which you can find online or request a copy.

If it is not possible to make a final response to your complaint within eight weeks, we will send you a letter setting out the reasons for the delay, indicating when we anticipate being able to resolve the complaint, and informing you that the complaint may be referred to the Financial Ombudsman Service.

We are within the remit of the Financial Ombudsman Service (FOS). If you remain dissatisfied with our response to your complaint following completion of our internal complaints handling procedure, you may take your complaint to the FOS, which can be contacted at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Phone: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you remain dissatisfied with the formal decision of the FOS you may jointly agree with us to refer the complaint to the County Court.