

For more information

Credit Unions are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Association of British Credit Unions Ltd (ABCUL)

The trade body for credit unions and a great source of information on all aspects of credit unions.

Tel: 0161 832 3694 info@abcul.org www.abcul.coop

Financial Conduct Authority (FCA) and the Prudential Regulation Authority

Regulate the financial services industry in the UK.

FCA Tel: 0800 111 6768 www.fca.org.uk

PRA Tel: 020 7601 4878 www.bankofengland.co.uk/pru

World Council of Credit Unions

The world umbrella body for credit unions.

www.woccu.org

all about...
**Your Rights as
a Credit Union
Member**

*What to do if
you need to
complain about
our services*



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Credit unions pride themselves on quality of service and aim never to let you down. However, if something goes wrong, this leaflet explains how you can complain.



Have we let you down?

We aim to offer our members high-quality, value for money services. If you feel we have let you down in any way, you have the right to complain.

Our commitment to you

If you complain to us about our services we promise to:

- deal with your complaint as thoroughly and quickly as possible
- acknowledge your complaint within seven days of receiving it in writing
- resolve your complaint within eight weeks
- tell you when you can expect a response and keep you advised of progress if your complaint cannot be resolved immediately
- provide a copy of our internal complaints procedure.

Credit unions are required by law to report the number and type of complaints they receive to the Financial Conduct Authority.

Making a complaint

Your complaint should always be put in writing.

If someone at your credit union is already dealing with your complaint, write to them first of all.

Otherwise, write to the complaints officer at your credit union. The complaints officer has special responsibility for dealing with members' complaints. He or she will undertake an independent review on your behalf and provide you with a written response.

Tips on making a written complaint

- Put your full name, address and membership number on the letter.
- Date your letter – this will help you keep track of the progress of your complaint.
- Write a brief summary of the complaint at the beginning of the letter.
- Stick to the facts.
- Be clear and concise.
- Send photocopies of relevant documents — but keep the originals.
- Keep a copy of the letter.

Still unhappy?

In most cases, complaints can be resolved quickly and to everyone's satisfaction. But if you have gone through the proper complaints procedure and are not happy with the outcome, you may refer your complaint to the **Financial Ombudsman**

Service (FOS), who will offer you an impartial assessment of your complaint.

Contact the FOS at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: 0800 023 4 567

Data protection – your rights

The Data Protection Act gives you certain rights regarding personal information held about you. Anyone processing personal information must be registered with the Information Commissioner's Office (ICO).

Some of your rights under the Act include:

- Subject access – this allows you to find out what information is held about you. On written request, you are entitled to a copy of all information an organisation holds about you. You may be charged between £2 and £10, or up to £50 for manual (ie non-electronic) medical records.
- The right to prevent processing – you can ask an organisation not to process data that causes substantial unwarranted damage or distress to you or anyone else.
- The right to prevent processing for direct marketing.

If you think that information about you has not been processed in accordance with the

Data Protection Act, you have the right to ask the Information Commissioner to investigate.

For more information:

Tel: 01625 545745 www.ico.gov.uk



Protect yourself from identity theft

- Shred all personal information before putting it in the bin.
- Delete suspicious emails from organisations requesting personal information (remember, banks and other financial providers will not ask for any information by email).
- Be extra vigilant when giving out personal information – it's easy for criminals to falsify email addresses, headed paper and other methods of communication.
- If you move house, alert your bank and other organisations in advance so that your mail can be redirected.
- Notify the Royal Mail Customer Enquiry Line on 08457 740 740 if you suspect your mail is going missing.