
Member Complaints' Procedure

It is the aspiration of St. Canice's Kilkenny Credit Union Ltd., that a complaint against the credit union will be resolved in a fair and equitable manner. In order that this is achieved, the following is the procedure which you, in your capacity as a member, should follow in order to have your complaint/dispute addressed by this credit union. For a full description of the procedure, please see Rule 108 of the Standard Rules for Credit Unions (Republic of Ireland).

Step 1 First response, front line resolution:

The complainant discusses the complaint with the relevant department line Manager who will, where possible, resolve the complaint.

If the complaint is not resolved to the satisfaction of the complainant:

Step 2.

The complainant completes the "Complaints Form", which is pre-addressed to the complaints officer. The complainant will have the right to be heard by this officer who will investigate, discuss and, wherever possible, resolve the complaint. The designated officer for Stage Two is:

Marie Minogue

If the complaint is not resolved to the satisfaction of the complainant:

Step 3.

The complaints officer will forward a copy of the completed "Complaints Form" to the secretary of the credit union who will forward it to a complaints committee. The complainant will have the right to be heard by the committee, which will investigate and, wherever possible, resolve the complaint.

If the complaint is not resolved to the satisfaction of the complainant:

Step 4.

The complainant should request the secretary of the credit union to forward the "Complaints Form" to the board of directors of the credit union which will investigate, discuss and wherever possible, resolve the complaint. The complainant will have the right to be heard by the board. If the complaint is not resolved to the satisfaction of the complainant, they have the right to refer the matter to the Financial Services Ombudsman. Details of such are available on request.

In accordance with the Credit Union Act, 1997 ("the Act") (as amended), and because the Rules of the credit union give directions as to the manner in which disputes are to be decided, every dispute to which the credit union is a party shall be decided in that manner. Thus, a dispute by a member against the credit union, under a contract constituted by the Rules of the credit union, may not normally be referred to the courts and must be dealt with in accordance with the procedure overleaf. Where no decision is made on a dispute within 50 days from the date on which the Complaints Form is submitted to the Credit Union, any party to the dispute may apply to the District Court, which may hear and determine the matter in dispute.

An application for the enforcement of a decision made under the scheme may be made to the District Court. As an alternative to availing of this scheme, the complaining member and the credit union may, by consent, refer a dispute to the Registrar of Credit Unions who shall hear and decide the dispute. If a dispute is referred to the Registrar of Credit Unions in this way, it will not be heard under this scheme.

The Member Complaints Procedure is drawn up in accordance with the Rules and the Act. It is a standard scheme for all credit unions in the Republic of Ireland affiliated to the Irish League of Credit Unions and applies to the credit union following registration of its amended Rules under the Act. It will be appreciated this guide only contains the principal features of the scheme and is not intended as a full legal analysis nor should it be relied on as such. Full details of the Scheme are contained in Rule 108 of the Rules of the credit union, a copy of which will be available to the member on request from the credit union. The legal basis for the scheme is contained in Part VIII of the Act.

Complaints Form

St. Canice's Kilkenny Credit Union Limited

Please read the attached Complaints Procedure before completing this form.

To: The Complaints Officer St. Canice's Credit Union

Name of Complainant: _____

Address of Complainant _____

Membership No. of Complainant: _____

DESCRIPTION OF COMPLAINT:

(Continue on the attached sheet if necessary)

(Please attach copies of any relevant documentation. A copy of this form and any relevant documentation should be retained for your own records.)

Signature of Complainant

Print Name

Date: _____

