SME Lending Complaints Procedure

It is the aspiration of your credit union that a complaint against St. Canice's Credit Union will be resolved in a fair and equitable manner. In order that this is accomplished, the following is the procedure which you should follow in order to have your complaint/dispute, in your capacity as a member, settled when it relates to a payment service provided by St. Canice's Credit Union. For a full description of this procedure, please see Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Lending to Small and Medium-sized Enterprises).

First of all: Please discuss your complaint with any client facing officer of St. Canice's Credit Union who will, where possible, resolve the complaint. Then if your complaint is not resolved to your satisfaction, please complete the "Complaints Form"

Within 5 working days: If you did not make your complaint in person, we will acknowledge the complaint, either by email or letter, confirming the name of the officer appointed as your point of contact for the complaint.

Within 20 working days of receipt of the complaint: We will provide a full written response, in a durable medium, to you, addressing all points raised.

If response is taking more than 20 working days to resolve: We will update you by email or letter, every 20 working days of the progress of the investigation.

Within 40 working days of receiving the complaint: We will aim to complete the complaints investigation

If our response is taking more than 40 working days to resolve: We union will inform you by email or letter of;

- the anticipated timeframe within which St. Canice's Credit Union expects to resolve the complaint,
- that you may be in a position to make a complaint to the Financial Services **&** Pensions Ombudsman and;
- that your ability to do so, will depend on whether, inter alia, you fall within the scope of the class of persons who can make complaints to the Financial Service Ombudsman. We will provide you with the contact details of the Financial Service & Pensions Ombudsman.

Once the investigation has been completed: we will either by email or letter, inform you of the outcome, including where applicable;

- any terms of any offer or settlement being made and;
- that you may be in a position to make a complaint to the Financial Services & Pensions Ombudsman and;
- that your ability to do will depend on whether, inter alia, you fall within the scope of the class of persons who can make complaints to the Financial Service & Pensions

Ombudsman. Please see below the contact details of the Financial Service & Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2,D02 VH29

Phone: +353 1 567 7000
Email: info@fspo.ie

St. Canice's Kilkenny Credit Union Limited is regulated by the Central Bank of Ireland

Complaints Form

Please read our Complaints Procedure before completing this form:

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

Name of Complainant: _____

Address of Complainant:
_____
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Contact number: _____

Membership No: _____

Please give a description of your complaint, using additional pages if required. Please attach copies of any relevant documentation. Please continue overleaf, if required.
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Signed: _____ Date: _____

Please retain a copy of this form for your own records.

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