

Making a Complaint – Guide for Members

Introduction

A complaint is any expression of dissatisfaction, whether written or oral, about a service that Derbyshire Community Bank has provided, or failed to provide that has resulted in a financial loss, material distress or material inconvenience, or the potential for such loss or inconvenience to occur.

Derbyshire Community Bank sees complaints as an opportunity to understand where we are failing our members and how we can improve our customer service and products as part of our continuous improvement cycle. Derbyshire Community Bank is part of the [Financial Ombudsman Scheme](#); if a member/complainant is unhappy with our handling or response to a complaint they may take their complaint to the FOS.

1. Who can make a complaint

Complaints can only be made by eligible complainants. An eligible complainant is:

- Derbyshire Community Bank member or junior saver
- Former credit union member or junior saver
- Potential credit union member or junior saver
- A nominated beneficiary or personal representative of the above
- A business with a turnover of less than £1 million

This credit union asserts its right to make appropriate decisions about any area of our operations; including admission of new members and individual eligibility for credit as referenced in the membership and loan policies of Derbyshire Community Bank.

2. Making a complaint

A complaint can be made in person, by letter, by telephone or by email Your complaint can be received by an officer or volunteer of Derbyshire Community Bank. See our website for further guidance on complaints www.dcbank.org.uk/complaints

You can make your complaint in the following ways:

- [Complaints Form](#)
- Email complaints@dcbank.org.uk
- In person to one of our staff or volunteers.
- Letter addressed to The Complaints Officer, Derbyshire Community Bank, CUBO, Victoria Street, Derby, DE1 1EQ
- Telephone 01332 348144

Please provide as much information as you can, this makes it easier for us to investigate your complaint.

3. Who deals with complaints

The Board of Directors appoints a Complaints Officer, who will take the lead on responding to and investigating complaints.

4. How complaints are investigated

Complaints will be handled fairly, consistently and promptly.

A thorough investigation will be undertaken. This may involve reviewing the Member's account with the credit union, applications, communications, phone records, we may need to interview relevant staff and gathering other relevant information from the complainant.

We will also be looking to identify and remedy any recurring or systemic problems as well as any specific problem identified by a complaint. There may be opportunities for us to improve in response to the complaint e.g. amending our loan policy, developing a new product, etc.

5. Replying to Complaints

Derbyshire Community Bank aims to resolve the complaint as speedily as possible:

- Day 1 - The credit union aims to resolve complaints to the complainant's satisfaction by the close of business on the next business day after the day on which the complaint was received.
- Within 5 working days - If the complaint cannot be resolved quickly, an acknowledgement will be sent within 5 days of receipt of the complaint. This will include the following information:
 - The name or job title of the person handling the complaint
 - Derbyshire Community Bank's complaint- handling policy
- Within 8 weeks - If still unresolved within 8 weeks of receiving a complaint, Derbyshire Community Bank will send the complainant:
 - A final response or
 - A response which explains the delay and advises the complainant when a final response can be expected.
 - The complainant will be asked whether they are willing to extend the time for the investigation to be completed.
 - The complainant will be advised that if dissatisfied with the delay they can refer the complaint to the Financial Ombudsman Service.
 - A copy of the FOS explanatory leaflet will be included in the response.
 - The final response will include:
 - A summary of the complaint
 - A summary of the investigation into the complaint
 - Derbyshire Community Bank's views on the issues raised in the complaint
 - Whether Derbyshire Community Bank acknowledges it has been at fault in any way

- The complainant's right to refer the complaint to the Financial Ombudsman Service if remaining unsatisfied with the final response from Derbyshire Community Bank
- A paper copy of the Financial Ombudsman Services' explanatory leaflet (if a letter) or if complaint response by email then a link to the FOS' online leaflet

6. Financial Ombudsman Service

If a complainant remains dissatisfied at the completion of Derbyshire Community Bank's internal complaint-handling procedure and receipt of a final response from Derbyshire Community Bank, the complaint may be referred to the Financial Ombudsman Service within six months of receiving Derbyshire Community Bank's final response letter. The complaint may be deemed to be time-barred after this period has elapsed.

Derbyshire Community Bank will co-operate with any investigation undertaken by the Financial Ombudsman Service.

The FOS provides a free service to members and consumers. They can be contacted at:

Financial Ombudsman Service South Quay Plaza, 183 March Wall, London, E14 9SR

Phone 0845 080 1800

Enquiries@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk