



Sheffield
Credit Union

Savings and Loans across South Yorkshire



Sheffield Credit Union Limited
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Registered in England and Wales
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Sheffield Credit Union Complaints Procedure

The credit union aims to resolve all complaints to your satisfaction quickly.

Within 3 working days

The credit union aims to resolve complaints by the close of business on the third working day following the complaint whether made face to face, by email, by phone or in writing. If this is successfully resolved, you will be sent a summary resolution notice including how to proceed if still not satisfied.

Within 5 working days

If the complaint cannot be resolved quickly a written acknowledgement will be sent to you within 5 working days of receipt of the complaint. The acknowledgement will include either a full response or an explanation of the further investigations being undertaken in order to provide a full response.

Within 8 weeks & Final Response

If the complaint has not been resolved within 5 working days, the credit union will send you a response which explains the delay advising that a final response can be expected within 8 weeks of receiving the complaint. A further update letter will be sent after 4 weeks if the complaint has not been resolved by this point. A final response or summary resolution letter will be sent as soon as a full response can be provided. The complainant will be advised that if dissatisfied with the response he or she can refer the complaint to the Financial Ombudsman Service. A copy of the FOS explanatory leaflet or a link to the appropriate website will be included in the final response.

Further communication

Further complaints, if applicable, may be referred to the Financial Ombudsman Service. If no communication is received by the Credit Union from the Financial Ombudsman Service within 4 weeks, the complaint will be regarded as closed. This does not affect your right to appeal to the Financial Ombudsman Service within the timescales quoted in the final letter and on www.financial-ombudsman.org.uk.

Redress to Complainants

The credit union will seek to improve its services to all members as a result of complaints received. The aim is to offer members high quality, value for money services. However, if a member feels we have let them down by offering a below par service, the member has the right to complain.