



Complaints Form

Please read the attached Complaints Procedure before completing this form.

To: The Credit Union Complaints Officer

Complainant Name _____

Address of Complainant:

Pay/Membership No. of Complainant: _____

DESCRIPTION OF COMPLAINT:

----- (Continue on a separate sheet if necessary)

(Please attach copies of any relevant documentation. Please retain a copy of this form and any relevant documentation for your own records.)

Signature of Complainant

Date: _____

It is the aspiration of Dubco that a complaint against the 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.

For a full description of this procedure, please see Rule 160 of the Standard Rules of the Credit Union.

Step 1: The complainant discusses the complaint with a designated officer of the credit union 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 a specific officer. The complainant will have the right to be heard by this officer who will investigate, discuss and, wherever possible, resolve the complaint.

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

Step 3: The complainant should forward a copy of the "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:

Step 5: The matter in dispute may be referred at the discretion of the complainant, to arbitration.

A decision by the arbitrator shall be binding and conclusive on all parties without appeal.

The Members Complaints Procedure is drawn up in accordance with the Rules of Dubco Credit Union Limited and the Credit Union Act, 1997 (as amended).