

Member complaints process:

Although Synergy Credit Union Ltd officers will make every effort to provide the best quality of service to its members, complaints may arise from time to time. Synergy Credit Union Ltd wishes to be seen as member-friendly and to be viewed by all of its members as efficient & fair in all of its dealings with you.

As things may go wrong from time to time, and if you have a complaint about how we have dealt with you, we want you to tell us. We welcome any Complaints you may have as it may help us improve our service to you and other members alike.

Any Complaint will be investigated fairly, and in accordance with our Complaints Policy and under rule 160 of the Standard Rules for Credit Unions.

Definition of a Complaint:

A complaint is any expression of dissatisfaction, whether justified or not, about any aspect of Synergy Credit Union Ltd. Complaints may come from any person or organisation who has a legitimate interest in Synergy Credit Union Ltd.

Contact details for making a complaint:

A complaint can be received verbally, by phone, by email or in writing.

Written complaints may be sent to the Complaints Officer, Synergy Credit Union Ltd at 27- 29 Patrick Street, Fermoy Co Cork, P61 WE22 or by email at info@synergycreditunion.ie

Verbal complaints may be made by phone to 025- 31921 or in person to any of Synergy Credit Union's staff, volunteers, board or board oversight members.

When we receive a verbal complaint, we offer the member the opportunity to have the complaint treated as a written complaint.

Confidentiality:

All complaint information will be handled sensitively, telling only those who need to know and following any relevant data protection requirements.

Synergy Credit Union Complaints Handling Policy, Procedure and Process:

A copy of our Complaints Handling Policy and Procedure are available upon request or alternatively on our website www.synergycreditunion.ie

Synergy Credit Union Ltd have in place a written procedure & process for the proper handling of complaints. This does not apply where the complaint has been resolved to the complainant's satisfaction within 5 working days, a record of this fact will be maintained.

- We acknowledge each complaint in writing within 5 working days of the complaint being received.
- We will provide the complainant with the name of one or more individuals appointed by Synergy Credit Union Ltd to be the complainant's point of contact in relation to the complaint until the complaint has been resolved.
- We will provide the complainant with a regular written update on the progress of the investigation of the complaint at intervals of not greater than 20 working days.
- We will attempt to investigate and resolve a complaint within 50 working days of having received the complaint. Where the 50 days have lapsed and the complaint has not been resolved, we will inform the complainant of the anticipated time-frame within which we hope to resolve the complaint.
- We will inform the complainant of their right to refer the matter to the Financial Services Ombudsman, the Pensions Ombudsman or the District Court where relevant.
- The Financial Services Ombudsman is a government agency which independently investigates complaints at no charge to the member. Contact details for this agency. **Financial Services Ombudsman Lincoln House 6- 16 Lincoln Place Dublin 2. D02 VH29**
- We will advise the complainant in writing, within 5 working days of the completion of the investigation, the outcome and explain the terms of any offer or settlement being made.