



PERTH and KINROSS
CREDIT UNION

Complaints Handling Policy

1. A complaint is defined as any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of a member relating to the provision of Perth and Kinross Credit Union products and services.
2. It is the policy of Perth and Kinross Credit Union to ensure that complaints are handled fairly, quickly and effectively.
3. A copy of this complaint handling policy will be made available to members on request.
4. It is the responsibility of the Complaints Officer to ensure that complaints are dealt with in accordance with the Perth and Kinross Credit Union complaints handling policy. Where the Complaints Officer considers it appropriate, responsibility for dealing with a complaint will be delegated to a member of staff or another Board director.
5. The Complaints Officer will be responsible for:
 - a. Providing complaints reports to the Board in accordance with agreed reporting procedures
 - b. Recommending changes to established complaint handling policies and procedures to the Board
 - c. Providing information for the FCA's complaints return
6. Our final response to a complaint will inform the member of any referral rights that they may have and provide full details of the Financial Ombudsman service.