

Complaints Procedure

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Our commitment to you

We want to give you the best possible service, but sometimes we get things wrong. If that happens, we want to know about it, put it right and learn from it. If you make a complaint to us, we will deal with it fairly, sensitively and positively. This document sets out the steps we will take when handling your complaint and what to expect from us.

How to make a complaint

Step one

Calling us is the quickest way to tell us about your complaint and we'll always try to resolve your concerns there and then. Alternatively, you can use the form on the contact us page or send an email or letter and we'll look into it.

Step two

We'll make a record and send an acknowledgement of your complaint before doing everything we can to resolve it quickly. We'll get back in touch with you to discuss the problem and try to agree a solution with you.

Step three

If we can resolve your complaint within 3 business days following the day we received it, we'll send you confirmation of this and let you know about the Financial Ombudsman Service (FOS).

Step four

Although we have 56 days to resolve your complaint, we'll send you our final response as soon as we've completed our investigation. If we haven't been able to provide a full response to your complaint by day 28 (4 weeks), we'll write to you to confirm our investigations remain ongoing.

Step five

If we haven't been able to finalise our investigation within 56 days, we'll send you a letter to tell you what steps you can take. This will include letting you know you can go to the Financial Ombudsman if you'd prefer not to wait until we've finished our investigation.

How to get in touch with us

Telephone: To speak to our team, call 0161 430 5808, Monday to Friday, between 10am to 12pm or 1pm to 3pm.

Post: Customer Services, First House, 367 Brinnington Road, Stockport SK5 8EN

Email: mail@stockportcu.com

NIVO: Login to your NIVO app on your mobile and message us directly

Help us to help you

To help us deal with your complaint as quickly as possible, when you contact us we will ask you for the member details, what you're not happy about, what you want us to look into, what you want us to do to fix things, how you want us to contact you.

More information

In the unlikely event of us not being able to provide you with our final response within 56 days, we'll write to you with a progress update and include details of which Ombudsmen you have a right to complain to and how to do this. Our final response to you will clearly explain our investigation of your complaint, our decision and any remedial action suitable to your individual circumstances. If you remain dissatisfied with our decision, you have six months from the date of our final response to refer your complaint to the Financial Ombudsman Service.

What is FOS?

The Financial Ombudsman Service (FOS) is a free, independent and impartial body that investigates complaints between individual customers and companies when they're not able to resolve the complaint between them.

Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0800 0 234 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Visit their website at <http://www.financial-ombudsman.org.uk/>

Using a third party to speak to us

If you want us to speak to someone else about your complaint, we need you to give us a clear instruction to do this – like a letter telling us their details and that you agree that we can speak to them about your membership.

If there is anything else you need us to do so you can use this service, please let us know and we will do our best to help.