



## Complaints Form

### RTÉ Credit Union Limited

Please read the attached Complaints Procedure before completing this form.

**To:** The Credit Union Complaints Committee

Name/address of Complainant: \_\_\_\_\_  
\_\_\_\_\_

Membership No. of Complainant: \_\_\_\_\_

**DESCRIPTION OF COMPLAINT:**

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----- (Continue on the back of this 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:** \_\_\_\_\_



## **MEMBER COMPLAINTS PROCEDURE**

**It is the aspiration of RTÉ Credit Union 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.**

**Step 1.** The complainant must inform an officer of the Credit Union or the Complaints Officer of their request to make a complaint. At this point, the complainant is provided with a Complaints Form by the relevant officer and is requested to complete the form and return it to RTÉ Credit Union.

**Step 2.** The complainant completes the "Complaints Form" and returns it to RTÉ Credit Union. The completed form and any additional documentation should be addressed to the Complaints officer. The complaints officer for RTÉ Credit Union is currently Joe Kavanagh. The complaint shall liaise with the complaints officer whose role it is to investigate, discuss and, wherever possible, resolve the complaint.

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

**Step 3.** The complainant shall have the right to be heard by the Complaints Committee whose duty it shall be to investigate, discuss and where possible resolve the complaint.

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

**Step 4.** The complainant shall request the secretary of the credit union to forward the complaint to the board of directors. The complainant shall have the right to be heard by the board of directors whose duty it shall be to investigate, discuss and, wherever possible, resolve the complaint.

**Note:** Nothing in Rule 108 shall prevent the Financial Services Ombudsman from investigating and adjudicating a complaint made against a credit union about the provision of, or failure to provide, a financial service, so long as the complaint:

(a) falls within the jurisdiction of that Ombudsman, and

(b) does not relate to a matter that involves only the governance of the credit union.

In accordance with the Credit Union Act, 1997 (as amended) (“the Act”), because the Rules of the credit union give directions as to the manner in which disputes are to be decided, every dispute to which the credit union is a party shall be decided in that manner. Thus a dispute by a member against the credit union under a contract constituted by the Rules of the credit union may not normally be referred to the courts and must be dealt with in accordance with the complaints procedure. Where no decision is made on a dispute within 50 days from the date on which the Complaints Form is submitted to the credit union, any party to the dispute may apply to the District Court which may hear and determine the matter in dispute.

An application for the enforcement of a decision made under the scheme may be made to the District Court. As an alternative to availing of this scheme, the complaining member and the credit union may by consent refer a dispute to the Registrar of Credit Unions who shall hear and decide the dispute. If a dispute is referred to the Registrar in this way, it will not be heard under this scheme.