Darlington Credit Union Complaints Procedure

How we handle complaints

We will always aim to deal with your savings and loans promptly and accurately. Sometimes we may make a mistake, but if we do, we'll do our best to put things right quickly and without fuss.

If you are unhappy with the way we have handled your Darlington Credit Union business we have a procedure designed to resolve your complaint fairly for you. We aim to resolve your complaint to your satisfaction within eight weeks, but if you're still not happy you can refer it to the independent Financial Ombudsman Service.

As part of our commitment to providing you with a high standard of service, this leaflet explains our complaints procedure, lets you know what you need to do at each stage, and tells you what you can expect from us in return.

What should I do first?

You can either call or email us or write to our secretary. Whenever you contact us please give your membership number as reference.

What happens next?

We will acknowledge your complaint within five working days and we'll aim to fully resolve it for you within eight weeks. If you send your complaint to us by email, we'll send your resolution the same way. Otherwise we will send the resolution letter by post to the address registered on our system.

Can I take it further if necessary?

If you are not satisfied with our final response, or we have not been able to resolve the problem within eight weeks, you can refer your complaint to the Financial Ombudsman Service, which provides consumers with a free, independent and confidential service to help settle disputes with financial services providers.

How do I do this?

You can contact the Financial Ombudsman Service through either:

Phoning: 0300 123 9 123 (free for most mobile phone users)

0200 0 234 567 (free from most landlines)

Writing to: South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Downloading a form at: www.financial-ombudsman.org.uk

For your complaint to be considered by the Ombudsman, you must complete and return their form within six months of the date on our final response letter. The Financial Ombudsman Service will consider both sides of the case and decide what action should be taken.