

4.12 Treating Customers Fairly

It is the policy of Darlington Credit Union to foster a culture of treating all our members fairly.

Ensuring this fairness within our credit union will mean that our members will:-

- Be confident they are dealing with a credit union where the fair treatment of its members is central to our corporate culture
- Be sure that our services are designed to meet the needs of identified groups and are targeted accordingly
- Be provided with clear information and are kept appropriately updated throughout the period of any transaction with the credit union as noted within current Risk Register (under Member Engagement note H2)
- Be given clearly explanations on any product information or service including savings and loan product information, avoiding technical terms or jargon. DCU will ensure that our Loans & Credit officer/committee are trained in making fair lending decisions by taking into account the right factors.
- DCU will not use unfair arrears management practices.
- DCU will ensure that all promotional material will be clear, fair and not misleading.
- DCU will engage, motivate and train our volunteers and staff in Treating Customers Fairly.
- DCU will ask all members for their opinions via customer satisfaction surveys and these results will be reported to the Board of Directors and AGM.
- Be sure that if advice were given, this advice is suitable and takes account of their circumstances;
- Only be provided with credit union products that perform as DCU have led them to expect and that any associated service is both of an acceptable standard and as they have been led to expect;
- Not face any unreasonable barriers imposed by us
- We will analyse any complaints to determine whether any common themes can be identified and these will be reported to the Board of Directors.
- All Members will be invited to attend AGM and/or in certain circumstances General Meetings upon written notice or electronic communication in order to discuss specific topics. Members can request a Special Member Meeting should either 100 members or one tenth of the total number of members apply to do so in writing as set out in DCU Rulebook note 84.

It is the responsibility of the Board of Directors to ensure that DCU members are treated fairly. This includes identifying risks, putting in place appropriate systems and controls to mitigate these risks and making sure these are effective.