

If you have
a problem
we're happy
to listen...

Resolver

Responding to
your complaints



PoliceCU.
Savings and loans for the police family.

Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL



www.policecu.co.uk

When problems occur, we'll do our utmost to sort things out

With approaching 20,000 members - and growing - with the best will in the world, things occasionally go wrong.

It might be an underpayment or overcharge; a mislaid or undelivered form; service or attention which was not up to scratch. Often these can simply be misunderstandings. Sometimes, we may be at fault.

As a priority we'll investigate and try to establish the facts. We'll explain our findings to you. Then, if we're at fault, we'll work hard to resolve the matter to your satisfaction.

In all of our dealings, we're regulated by the Financial Services Authority.

The first step

Complaints may be made in a variety of ways, in writing by letter, fax or email or verbally by telephone or face-to-face.

So, if you feel you have reason to complain about the Police Credit Union or a member of our staff, please contact a senior member of our staff at your nearest branch.

If you feel that you would rather not have this dealt with at a local level or, if your complaint was not satisfactorily resolved locally, please contact our Head Office in Birmingham.

We will acknowledge your complaint formally in writing. Every assistance will be offered to try to resolve this matter, in full consultation with you and any PCU staff involved.

A more formal stage of discussion

If our local or Head Office staff have not resolved your complaint and cannot foreseeably do so, you're entitled to speak to our 'authorised complaints officer'.

Our senior officer authorised to handle complaints is the Secretary of the Police Credit Union. He may be contacted via Police Credit Union Head Office.

If all else fails

In a very few cases, if a complaint really cannot be satisfied by our internal processes, you are free to refer it to the Financial Ombudsman Service (FOS); full contact details are shown right. FOS literature is available from any PCU local branch office.

You must make contact in time for you to complete a form within six months of the date of our authorised complaints officer's decision letter to you. If your complaint is something that the FOS is able to deal with, their specialists will usually work with you and PCU to see if they can resolve the issue in an informal way. They'll take a fresh, independent look at the facts and advise both parties on how they think an agreement could be reached. This is called 'mediation'.

If mediation fails to work, one of the FOS' staff (usually called an 'adjudicator') will begin a full investigation, looking into the case on both sides – so you and PCU may be required to provide more information. It's only fair to say that this formal process may take some time.

The adjudicator and Ombudsman will make a final decision. PCU would have to accept it but you would be free to contest it in a court of law – although the FOS cannot give you any advice concerning legal issues.

Ordinarily, it would never come to this; we value the goodwill of our members very highly and will do everything in our power to resolve complaints amicably.

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

Tel: 0845 080 1800

www.financial-ombudsman.org.uk



The Police Credit Union is authorised and regulated by the Financial Services Authority. FSA number 213306.

Local branches & contact points:

Bedfordshire

0845 241 7510

Birmingham

0845 241 7501

Bristol

0845 241 7502

Essex

0845 241 7509

Exeter

0845 241 7503

Hampshire

0845 241 7511

Liverpool

0845 241 7504

or ext 77550 / 77551

Kent

0845 241 7508

Newcastle

0845 241 7506 or ext 69570/71

Northamptonshire

0845 241 7514

Stockton

0845 241 7505 or ext 1465

Welwyn Garden City

0845 241 7507

West Yorkshire

0845 241 7513

Please contact Police Credit Union Head Office for local branch addresses or visit our website at www.policecu.co.uk

0845 telephone numbers are charged at local rate for landlines but may attract a premium from mobile phone providers.



We donate this space to Children Today - a charity that we believe deserves support in helping children and young people with disabilities.

With your help, we can make a difference.

www.childrentoday.org.uk

Registered charity no. 1137436

Police Credit Union Head Office
Guardians House, 2111 Coventry Road,
Sheldon, Birmingham B26 3EA
Tel: 0845 241 7501 Fax: 0121 700 1118
Email: enquiries@policecu.co.uk



www.policecu.co.uk

(RESV1011)