

THE RESOLVER

SORTING OUT
DIFFICULTIES



Police Credit Union
Because there's strength in unity



Honorary President: Lord Stevens of Kirkwhelpington, QPM, DL

WHEN PROBLEMS OCCUR, WE'LL DO OUR UTMOST TO SORT THINGS OUT

With approaching 15,000 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 below. 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.

LOCAL BRANCHES

Birmingham

0845 241 7501

Bristol

0845 241 7502

Chelmsford

0845 241 7509

Exeter

0845 241 7503

Liverpool

0845 241 7504 or ext 77550 / 77551

Maidstone

0845 241 7508

Middlesbrough

0845 241 7505

Newcastle

0845 241 7506

Northampton

0845 241 7514

Welwyn Garden City

0845 241 7507

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.



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.

POLICE CREDIT UNION LTD HEAD OFFICE

**GUARDIANS HOUSE, 2111 COVENTRY ROAD,
SHELDON, BIRMINGHAM B26 3EA**

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www.policecu.co.uk

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