



If you are still unhappy;

If you are still not satisfied with the outcome, we are covered by the Financial Ombudsman Service (FOS). Their booklet will be enclosed within your final response letter. You can contact the FOS within six months of your complaint, the contact details are as follows:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Website: www.financial-ombudsman.org.uk

Phone: 0845 080 1800

If you need to complain



Money Box
Credit Union

**Money Box Credit Union
Legion Way
Hereford
HR1 1LN**

01432 354103

info@moneyboxcu.org.uk

www.moneyboxcu.org.uk

**Creating a Local Bank for
Local People**



Money Box Commitment to Quality

We aim to offer our members a consistent, high quality service. We hope that you will never have cause for complaint; however, if you do we have a complaints procedure which you can find below.

A complaint is defined as:

Any expression of dissatisfaction whether oral or written and whether justified or not, from or on behalf of an eligible complainant about Money Box Credit Union's provision of, or failure to provide, one of its financial services activities.

Our Commitment to You

We will ensure that your complaint is received, respected, investigated and resolved as soon as possible. If your complaint cannot be resolved within five working days after the complaint has been received we will ensure that you are kept updated.

If You Are Unhappy;

You must give Money Box Credit Union the opportunity to resolve your complaint before taking your issue further.

To begin with please call the office or pop in to see us to discuss your complaint. Many complaints are due to a misunderstanding and can be resolved instantly.

However, if we are unable to resolve your problem and you remain unhappy please send your complaint in writing to;

**Complaints Officer, Money Box Credit Union,
Legion Way, Hereford HR1 1LN.**

When Making a Written Complaint;;

- Include your full name, address and membership number, at the top of the letter
- Include the date you made your complaint
- Write a brief summary of your complaint at the beginning of your letter
- List the facts clearly
- Send photocopies of any relevant documents – but be sure to keep the originals
- Ensure that you keep a copy of your letter

MBCU will;

- Investigate your complaint immediately
- Acknowledge receipt of your complaint within five working days. If appropriate we will also offer an apology and a full explanation at this time.
- **Try to resolve the complaint within four weeks, but if we need more time we will let you know.**
- If we cannot resolve the issue, or need more time to investigate, we will tell you when you can expect a response and keep you advised of the progress.
- Resolve your complaint within a maximum period of eight weeks.



Authorised by the Prudential Regulation Authority and the Prudential Regulation Authority. We are a member of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Ref No. 213974