



Complaints Form

Please complete this form if you wish to make a formal complaint to North West Credit Union (NWCU).

If you require assistance completing this form, a member of staff will be happy to assist.

SECTION 1 – COMPLAINANT DETAILS

Name:

Member Number (if applicable):

Address:

Eircode:

Telephone Number:

Email Address:

Preferred Method of Contact

☐ Telephone

☐ Email

☐ Letter

☐ In Person

SECTION 2 – REPRESENTATIVE DETAILS

(Complete only if someone is acting on your behalf)

Representative Name:

Relationship to Complainant:

Contact Details:

Authority Attached

☐ Yes

☐ No

SECTION 3 – DETAILS OF COMPLAINT

What is your complaint about?

☐ Savings / Share Account

☐ Current Account

☐ Loan Application

☐ Existing Loan

☐ Mortgage

☐ Insurance

☐ Online Services

- ☐ Staff Conduct
- ☐ Service Quality
- ☐ Administration Error
- ☐ Data Protection
- ☐ Other

Date Incident Occurred (if known)

Branch / Department Involved

SECTION 4 – DESCRIPTION OF COMPLAINT

Please tell us what happened.

Include:

- Who was involved.
- What happened.
- When it happened.
- Any conversations or correspondence relevant to the complaint.

SECTION 5 – IMPACT OF THE ISSUE

Please tell us how this matter has affected you.

- ☐ Financial Loss
- ☐ Delay

- ☐ Distress or Upset
- ☐ Inconvenience
- ☐ Service Disruption
- ☐ Other

Details:

SECTION 6 – DESIRED OUTCOME

What outcome would you like from your complaint?

(Please note that this does not mean NWCU will necessarily agree to the outcome requested, but it helps us understand your concerns.)

- ☐ Explanation
- ☐ Apology
- ☐ Correction of Records
- ☐ Review of Decision
- ☐ Service Improvement
- ☐ Refund of Fees
- ☐ Compensation
- ☐ Other

Please provide details:

If you do not know what outcome you would like, please tick below:

- ☐ I do not have a specific outcome in mind but would like NWCU to investigate my complaint.

SECTION 7 – SUPPORT REQUIREMENTS

We are committed to supporting members who may require assistance during the complaints process.

Do you require any support or reasonable accommodation?

☐ No

☐ Yes

If Yes, please tell us how we can assist:

☐ Large Print

☐ Assistance Completing Forms

☐ Representative Assistance

☐ Alternative Communication Format

☐ Additional Time Required

☐ Other

Details:

SECTION 8 – DOCUMENTATION PROVIDED

Please list any documents attached.

☐ Letters

☐ Emails

☐ Statements

☐ Screenshots

☐ Receipts

☐ Other

Details:

SECTION 9 – DECLARATION

I confirm that the information provided in this complaint form is true and accurate to the best of my knowledge.

Signature:

Date:

Member Complaints Procedure

We are very sorry that you have had to make a complaint to NWCU. We want to deal with this matter now as quickly as we can and try and resolve this for you.

To be as transparent and open as possible, please see below our complaints procedure relevant to you our member or your representative. This has been designed on the basis of the Consumer Protection Code 2025 published by the Central Bank of Ireland ([Consumer Protection Code 2025 | Central Bank of Ireland](#))

Note that the time limits below do not start until we have verified your identity and are satisfied with this first. This will be decided in our absolute discretion.

<u>You want to Complain to NWCU</u>	
Step 1 – First 5 days since dissatisfaction expressed to NWCU	Ask for our Complaints Officer (see our website: North West Credit Union Home for contact details) and discuss your complaint with this designated person. We will listen to your concerns and try and resolve this for you.
Step 2 – First 5 days since dissatisfaction expressed to NWCU	If the matter can't be resolved to your satisfaction in this time frame, you can complete our Complaints Form and our Complaints Officer will officially acknowledge your complaint, provide you with this procedure and investigate and deal with your concerns as an official complaint.
Step 3 – First 20 days since dissatisfaction expressed to NWCU	The Complaints Officer will either complete the investigation and send a Final Response to you or keep you up to date on the progress of your complaint if the investigation is still in progress
Step 4 – Within 40 days since dissatisfaction expressed to NWCU	The Complaints Officer will either complete the investigation and send a Final Response to you or keep you up to date on the progress of your complaint if the investigation is still in progress. If there is a delay and the matter cannot be resolved and a Final Response issued within this timeframe, we will explain the reason for the delay and agree an alternative timeframe if possible and we will also express to you your right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). Please see their contact

	details on their website (Contact us Financial Services and Pensions Ombudsman of Ireland) or contact us and we can provide these details to you.
Step 5 – within the timeframes and context stated in the first 4 Steps	Note that when the investigation is complete, our Complaints Officer will issue you with the results of their investigations and findings in what is called the Final Response (Communication.) The Final Response will explain the outcome of the investigation and ultimately state whether your complaint is either: • Upheld • Partially Upheld • Not Upheld • Resolved by Agreement The Final Response will give you the right to avail of our internal escalation procedure to either our Complaints Sub Committee or our Board as appropriate if you are not happy with the outcome presented to you by our Complaints Officer. But you must exercise this right within 5 days of the date of the Final Response or else it will fall away. If our internal escalation right is exercised by you, our Complaints Sub Committee or Board as appropriate will investigate your complaint afresh from the Complaints Officer. They will follow the timeframes stated here and communicated with you also as stated in the context here. Notwithstanding anything stated you will always have the right to refer your complaint to the FSPO if you remain dissatisfied. All of this will be explained and set out to you in our Final Response Communication.