

HOW WE HANDLE COMPLAINTS

At London Community Credit Union, we aim to provide all members with a high quality, professional and friendly service. However, we are aware that things can go wrong. If they do and we fail to provide the level and quality of service that you expect we want to put things right at the earliest opportunity.

Below we outline our approach to handling complaints and explain what you should do if you wish to raise an issue with us.

To raise a complaint about our products or service you can either:

- speak to a member of staff in branch
- call us on 020 7729 9218 or email complaints@londoncu.co.uk
- write to us at Complaints Dept, LCCU, 473 Bethnal Green Road, London, E2 9QH

If you make a complaint at one of our branches a branch manager or senior customer service representative will speak to you if available. Complaints received by telephone, email or letter will be handled by our customer service team. If we cannot resolve the issue immediately we will take a note of what you say so that we can investigate it further. You may also request a complaints form so that you can record your complaint yourself.

How we will progress your complaint

We log all of the complaints we receive. If your issue isn't resolved immediately we ask that you allow your branch manager or senior customer service representative until the end of the following day to investigate and attempt to reach a resolution with you.

Complaints that are not resolved by the end of the following working day are forwarded to the Complaints Manager. They will get in touch with you directly to review your case and keep you informed of progress.

In line with the Financial Ombudsman Code of Practise we will provide a final written response to your complaint no more than 8 weeks from the date the initial complaint was registered.

Financial Ombudsman Service

Our aim in dealing with any complaint is to put right whatever has gone wrong as quickly as possible. Financial services complaints we cannot settle may be referred to the Financial Ombudsman Service.

This is a free and impartial service but they will only look into your complaint once you have followed our complaints process. You have 6 months from the date on which you receive a final response from us to refer your case to the Financial Ombudsman Service.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

web: www.financial-ombudsman.org.uk email: complaint.info@financial-ombudsman.org.uk
phone: **0800 023 4567** or **0300 123 9123**