

Member Complaints

East Coast Credit Union Ltd will make every effort to provide the best quality of service to its members, complaints may arise from time to time. We strive to meet our member's expectations by delivering the best possible service. However, there are times when we might not always get it right, or when our service falls short of what you, the member, expect.

East Coast Credit Union is always interested in your feedback positive or negative. It is the aspiration of East Coast Credit Union that a complaint against the Credit Union will be resolved in a fair and equitable manner.

Any complaint reviewed will be investigated fairly, in accordance with our Complaints Policy, Rule 12 of East Coast Credit Union Rules and the Credit Union Act, 1997 (as amended).

How to Complain - The Complaints Process

What to do if things go wrong:

A complaint can be made verbally, by phone, by email or in writing.

Step 1

Raise the issue with any of our staff at our office. If the staff member is unable to assist you themselves, they will refer you to the relevant Department Manager.

Alternatively, you can contact us by email info@eastcoastcu.ie, by phone on 01 2862624 or in writing.

If the complaint cannot be resolved immediately, we will acknowledge your complaint in writing within 5 business days. We will provide you with the name your point of contact person in relation to your complaint.

This does not apply where the complaint has been resolved to your satisfaction within 5 working days, a record of this fact will be maintained.

Step 2

We will provide you with a regular written update on the progress of the investigation of the complaint at intervals of not greater than 20 working days.

We will endeavour to investigate and resolve a complaint within 40 working days of having received the complaint. Where the 40 days have lapsed and the complaint has not been resolved, we will inform you of the anticipated timeframe within which we hope to resolve the complaint.

Step 3

Within 5 business days of completion of our investigation we will advise you in writing of.

- The outcome of the investigation
- Inform you that if you remain unsatisfied with the outcome of the investigation, you have the right to refer the complaint to the Financial Services and Pensions Ombudsman (FSPO).
- The FSPO is a government agency which independently investigates complaints at no charge to you.
- You will be provided with the contact details for this agency within our final response.
- Before the Financial Services and Pensions Ombudsman will hear a complaint, they will have expected that you have followed East Coast Credit Union's internal complaints procedure