



Our complaints commitment

Our staff & volunteers will always do their best to ensure that we provide our Members, service users and partner agencies with high quality products and customer service. However, we accept sometimes things go wrong and if they do we want to hear about it.

If you are not satisfied with something we do, have done or have not done then get in touch and we will investigate your complaint as soon as possible. If we have done something wrong we will want to put it right. Our Complaints Policy is designed to do this as quickly as we can and to keep you informed.

Submitting a complaint

You can submit a complaint to any staff member or senior volunteer of Jubilee Tower Credit Union. A complaint can be made in writing (letter/email) or verbally (in person/telephone) at our main office or any of our Outreach locations (while we are there).

- In person or by writing to – Jubilee Tower Credit Union, 5 – 7 Bolton Road, Darwen, BB3 1DF
- In person at our Outreach locations while we are present (see our website or telephone/email for details)
- By email - theteam@jubileetowercu.co.uk
- By telephone - 01254 776611

Investigation of a complaint

The Complaints Officer will ultimately be responsible for investigating the complaint, ensuring you are kept informed where appropriate and taking action if required. The Complaints Officer may delegate some responsibilities to the staff of Jubilee Tower Credit Union but will lead on the complaint.

The Complaints Officer for Jubilee Tower Credit Union is Margaret Massey.

Responding to a complaint

Within five (5) working days, the Complaints Officer will contact you in writing providing the name or job role of the person dealing with the complaint within the Credit Union and enclosing details of the Credit Union's complaints procedure. If the matter is settled this will be the final response.

On more complex issues a final response to the matter will be given within eight (8) weeks, or reasons why this is not possible, together with an estimate of the expected final completion date.

Financial Ombudsman Service

If you have gone through our full internal complaints-handling procedure and remain dissatisfied at our final response (or the explanation for the delay beyond the stated eight weeks) you can refer the complaint to the Financial Ombudsman Service. This needs to be done within six (6) months of your receipt of our final response.

The Financial Ombudsman Service provides a free, impartial and independent service to consumers in dispute with a financial provider and we will co-operate with them on any investigation. They can be contacted:

- By writing to – The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- By email - complaint.info@financial-ombudsman.org.uk
- By telephone – 0800 023 4567

For more information see their website

- <https://www.financial-ombudsman.org.uk/consumers/how-to-complain>