



Rainbow Saver Anglia Credit Union Ltd

Complaint procedure

Are You Unhappy With Our Service?

Rainbow Saver Anglia Credit Union is committed to providing service of the highest quality to its members. We recognise that sometimes things can go wrong, and when they do, we want you to tell us so we can put them right as soon as possible.

If you're unhappy with something, then please make sure you let us know and give us the opportunity to put matters right for you and improve the service for everybody.

No matter how you communicate with us, we'll listen and act on your needs. You can contact us in any of the following ways:

- by phone: 01502-584854
- by email: mail@rainbowsaver.org.uk
- by letter: Rainbow Saver Anglia Credit Union Ltd. Head Office, 229 London Road South, Lowestoft, Suffolk. NR33 0DS
- visit us: at the address noted above
or our Peterborough branch (3 Cattlemarket Road, Peterborough PE1 1TW)

What We Need From You

To help us resolve your complaint, we'll need the following:

- a description of your complaint
- what you'd like us to do to put things right
- your name and address
- a daytime contact phone number and best time to contact you
- your membership number/account number (if applicable)

Next Steps

We'll contact you to confirm that we're looking into your complaint and when you can expect to hear back from us.

We will aim to resolve your complaint by close of business the day after it is received, however, should that not be possible, we will keep you regularly updated about what is happening.

If it looks like our investigations will take more than 8 weeks from when you first contacted us, we'll provide you with a written update.



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Our Final Response

When we've thoroughly looked into your complaint, we'll write to let you know our final response. This will be a detailed letter that outlines what we found, what we plan to do as a result, and why we made the decision. We will also enclose a copy of the Financial Ombudsman Service Information Leaflet.

If You're Still Not Happy

If you're not happy with the decision we've taken on your complaint and you wish to take it further, you can ask the **Financial Ombudsman Service** to look into your complaint for you. This is a free, independent service for resolving disputes between customers and financial services institutions. You'll need to contact them within 6 months of the date of our final response letter, and they'll ask to see the letter as summary of our investigation of your complaint.

You can contact the Financial Ombudsman Service in the following ways:

- by phone: 08000 234 567 (free from a landline)
or 0300 123 9 123 (free from a mobile)
- by email: complaint.info@financial-ombudsman.org.uk
- online: <http://www.financial-ombudsman.org.uk/>
- by letter: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR