

9 Annex 1R Credit union complaints return

(for FCA use only)

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# Credit union complaints return

FCA Handbook Reference: CREDS 9 Annex 1R  
This is the report referred to in CREDS 9.2.1R

Please read the notes on completion before completing this return

<b>Firm details and reporting period</b>	<b>Section 1</b>
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1.01	Firm reference number																			
1.02	Name of credit union																			
				mm			yyyy					mm			yyyy					
1.03	Reporting period	From								To										

<b>Nil return declaration</b>	<b>Section 2</b>
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SECTIONS 1 AND 6 MUST STILL BE COMPLETED.

2.01	We wish to declare a Nil Return (Tick the box if applicable)	Nil return	<input type="checkbox"/>
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<b>Complaints outstanding</b>	<b>Section 3</b>
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3.01	Number of complaints outstanding as at reporting period start date	
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**Complaints opened during reporting period**

**Section 4**

Product/service grouping	Product/service	Advising, selling and arranging	Terms and disputed sums/charges	General admin/customer service	Arrears related	Other
Banking	Current accounts					
	Credit cards					
	Unregulated loans					
	Savings (inc. Cash ISA) and other banking					
Home finance	Equity release products					
	Impaired credit mortgages					
	Other regulated home finance products					
	Other unregulated home finance products					
General insurance and pure protection	Payment protection insurance					
	Other general insurance					
	Critical illness					
	Income protection					
	Other pure protection					
Decumulation, life and pensions	Personal pensions and FSAVCs					
	Investment linked annuities					
	Income drawdown products					
	Endowments					
	Other decumulation, life and pensions					
Investments	Investment bonds					
	PEPs/ISAs (exc. cash ISAs)					
	Unit trusts/OEICs					
	Investment trusts					
	Structured products					
	Other investment products/funds					
	Investment management/services (inc. platforms)					

**Complaints closed during reporting period****Section 5**

Product/service grouping	Number of complaints closed within 8 weeks	Number of complaints closed after more than 8 weeks	Number of complaints upheld by the credit union in the period	Total amount of redress paid to consumers in the period
Banking				
Home finance				
General insurance and pure protection				
Decumulation, life and pensions				
Investments				

**Declaration and signature****Section 6**

Knowingly or recklessly giving the FCA information which is false or misleading in a material particular may be a criminal offence (section 398 of the Financial Services and Markets Act 2000) and a breach of regulatory requirements.

In signing this form, the credit union acknowledges that the data supplied may be used by the FCA in a variety of different ways (including making it publicly available) in support of its principal functions and statutory objectives as provided for under the Financial Services and Markets Act 2000.

I confirm that I have read the notes and that the information given in this return about complaints received by the credit union named at Section 1.02 is accurate and complete to the best of my knowledge and belief.

6.01	Name of person completing on behalf of the credit union	
6.02	Job title	
6.03	Signature	
6.04	Date	

**Notes on completion of this return**

Completing this return

The return must be completed in black ink and (if in manuscript) in BLOCK LETTERS.

All dates must be provided in numeric form (for example: 29/02/2006 for 29 February 2006).

The credit union is responsible for the accuracy of the data and completion of the return.

#### Section 2 – Nil Returns

If no complaints have been received during the reporting period, and no complaints were outstanding at the beginning of the period, the credit union may submit a NIL RETURN by ticking the relevant box on the front of the form.

Sections 1 and 6 must still be completed.

#### Section 4 – Complaints opened during reporting period

Enter the number of complaints for each product according to the category of complaint. Leave blanks where no complaints have been received.

All credit unions provide the products “Savings (inc Cash ISA) and other banking” (members’ shares) and “Unregulated loans” (members’ loans not secured on land), and may receive complaints for those products. The corresponding rows in the form have been left shaded to help credit unions with completion; all other rows are clear. Some categories of complaint (shown in the column headings) may not apply to those products.

Some credit unions may also provide other products (for which they may require further permission). If so they should enter the number of complaints received for these products in the relevant boxes, even though they are clear.

#### Section 5 – Complaints closed during reporting period

Credit unions will usually receive complaints relating to the 'Banking' product/service grouping only and this row is shaded to help with completion. As above – some credit unions may also provide other products; if so they should also fill in the appropriate row even though it is not shaded.

#### Section 6 – Declaration & signature

The declaration must be signed by an appropriate individual for the credit union submitting this return.

If you have any questions or need help with this return, please approach your usual supervisory contact at the FSA.

REPORTS SENT BY POST MUST BE ADDRESSED TO:

THE FINANCIAL CONDUCT AUTHORITY  
P O BOX 35747  
LONDON E14 5WP  
UNITED KINGDOM

Hand delivered returns should be marked for the attention of Central Reporting Department and be delivered to 25 The North Colonnade, Canary Wharf, London E14 5HS.