

9 Annex 1R Credit union complaints return

(for FCA use only)

--

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

Firm details and reporting period	Section 1
--	------------------

1.01	Firm reference number																		
1.02	Name of credit union																		
			mm		yyyy			mm		yyyy									
1.03	Reporting period	From				To													

Nil return declaration	Section 2
-------------------------------	------------------

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"/>
------	---	------------	--------------------------

Complaints outstanding	Section 3
-------------------------------	------------------

3.01	Number of complaints outstanding as at reporting period start date	
------	--	--

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 and credit cards	Current accounts					
	Credit cards					
	Overdrafts					
	Savings (inc. Cash ISA) and other banking					
	Equity release products					
Home finance	Impaired credit mortgages					
	Other regulated home finance products (including second and supplementary charge mortgages)					
	Other unregulated home finance products					
	Payment protection insurance					
General insurance and pure protection	Other general insurance					
	Critical illness					
	Income protection					
	Other pure protection					
	Personal pensions and FSAVCs					
Decumulation, life and pensions	Investment linked annuities					
	Income drawdown products					
	Endowments					
	Other decumulation, life and pensions					
	Investment bonds					
Investments	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 and credit cards				
Home finance				
General insurance and pure protection				
Decumulation, life and pensions				
Investments				

Credit-related complaints**Section 5A**

Activities	Total complaints outstanding at reporting period start date	Complaints Received	Complaints Closed	Complaints Upheld by firm	Total Redress paid £
Other lending					
All other credit-related activity					

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 product “Savings (inc Cash ISA) and other banking” (members’ shares) and may receive complaints for this product. The corresponding row in the form has 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 and credit cards' 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 5A – Credit-related complaints

All credit unions carry on “Other lending” (i.e. lending other than credit cards, overdrafts or loans secured on land) and may receive complaints about those activities. The corresponding row in the form has been left shaded to help credit unions with completion (a complaint should only be reported in section 5A if it is not covered by a specific category in sections 4 and 5). Complaints should be included irrespective of whether the lending is regulated under the Consumer Credit Act 1974 and CONC, or is exempt.

Some credit unions may also carry on other credit-related activities (such as debt counselling or debt adjusting), for which they may require further permission. If so, they should enter the number of complaints received in relation to these activities in the box for “All other credit-related activity”.

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 FCA.

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.