(for FSA use only)	

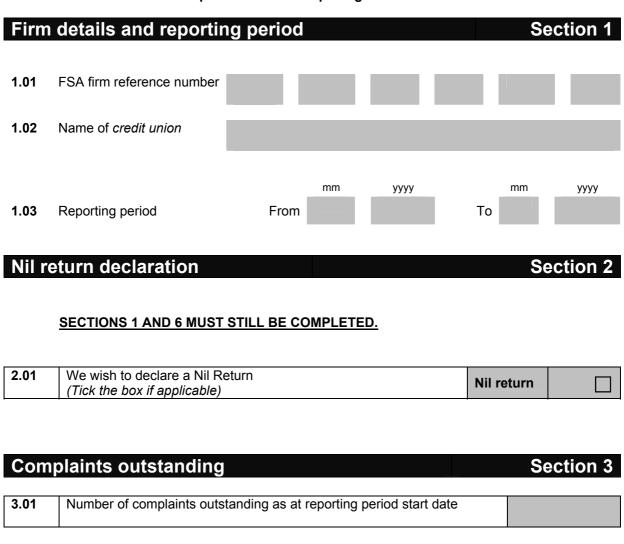
Section 4

Credit union complaints return

FSA Handbook Reference: CRED 17 Ann 1R This is the report referred to in CRED 17.6.3R

Please read the notes on completion before completing this return

Complaints opened during reporting period



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					
	Equity release products					
Home finance	Impaired credit mortgages					
	Other regulated home finance products					
	Other unregulated home finance products					
	Payment protection insurance					
	Other general insurance					
General insurance and pure protection	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)					

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 <i>credit union</i> 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 *FSA* 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 *FSA* 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 <i>person</i> completing on behalf of the <i>credit union</i>	
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 (except those referred to in *CRED 17.4.1R*) 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 SERVICES AUTHORITY P O BOX 35747 LONDON E14 5WP UNITED KINGDOM

Hand delivered returns should be marked for the attention of Contract Revenue and Information Management Division and be delivered to 25 The North Colonnade, Canary Wharf, London E14 5HS.