Credit Review

CLIENT CHARTER MISSION STATEMENT

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The mission of Credit Review is to encourage and increase the supply of credit to viable borrowers (that is, borrowers who have the capacity to service their loans) for business purposes.

What is the Client Charter?

This Charter is a guide on the quality of our service to you. It sets out what Credit Review will do for you, how we propose to do it and in what timescale.

What to expect when you contact us by telephone:

We are committed to:

- Being available to answer your calls between the hours of:
 9.00am to 12.30pm & 2pm to 4.45pm
 Monday to Friday (excluding public holidays)
- Return telephone calls / telephone messages within one working day
- · Give you our name and area of work
- Provide you with the appropriate information you require
- Provide you with contact name and telephone number of another service if Credit Review cannot deal with your query
- If we are unable to deal with your query at the time of your call, we will take your details and call you back within one working day

CLIENT CHARTER MISSION STATEMENT (Cont'd)

What to expect when you contact us by letter /email:

We are committed to:

- Acknowledging your correspondence within 3 working days of receipt
- Give you a name and any reference number which may be relevant
- Use clear unambiguous language in our response to you.

Confidentiality:

Credit Review has a statutory obligation of confidentiality to its clients and will not disclose this information except as required by law. In this Charter we commit to treat all personal/business information in the strictest confidence.

Complaints Procedure:

Credit Review is committed to providing a high quality service to its customers. However, there may be occasions when problems arise, and you do not receive the service you expect.

Often an issue can be resolved quickly and easily by contacting the person you have been dealing with. You can do this by telephone, email or letter Alternatively, you may contact the Deputy Credit Reviewer in writing;

Catherine Collins
Deputy Credit Reviewer
Credit Review
The Plaza, East Point Business Park, Dublin 3
D03 E5R6

If you feel you have been unfairly treated or are not satisfied with our decision on your complaint, it is open for you to contact the Office of the Ombudsman. By law the Ombudsman can investigate complaints about any of our administrative actions or procedures as well as delays or

inaction in your dealings with us. The Ombudsman provides an impartial, independent and free dispute resolution service.

Contact details are as follows:

Office of the Ombudsman

6 Earlsfort Terrace Dublin 2 D02 W773

Lo-call 1890 22 30 30 +353 1 639 5600 +353 1 639 5674 complaints@ombudsman.ie www.ombudsman.ie

Ombudsman for Children's Office

If you are a child or young person under 18 or an adult who knows a child who you feel has been unfairly treated, or you are not satisfied with our decision on your complaint, it is open to you to contact the Ombudsman for Children's Office. By law the Ombudsman for Children's Office can investigate complaints about any of our administrative actions or procedures as well as delays or inaction in dealings with us. The Ombudsman for Children provides an impartial, independent and free complaints handling service.

Contact details are as follows:

Ombudsman for Children's Office

52-56 Great Strand Street Dublin 1 Free Call 1800 20 20 40 ococomplaint@oco.ie www.oco.ie

Contact

Should you have any questions about the Office of the Ombudsman/Ombudsman for Children's Office, please contact:

Catherine Collins

catherine@creditreview.ie