

CLIENT CHARTER

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The mission of the Credit Review Service 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 the Credit Review Service 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 the Credit Review Service 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 (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:

The Credit Review Service 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:

The Credit Review Service 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:

Tracy Pryce
Deputy Credit Reviewer
Credit Review Service
The Plaza, East Point Business Park, Dublin 3
D03 E5R6
tracy@creditreview.ie

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Office of the Ombudsman

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

+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

1800 20 20 40 | 01 865 6800

ococomplaint@oco.ie | www.oco.ie

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

Tracy Pryce

tracy@creditreview.ie