

Pioneer Credit Union



Service Standards

This document sets out the service standards that Pioneer Credit Union aims to deliver to our members. As a voluntary organisation we aspire to reach or exceed these standards at all times, but there may be times when we are unable to meet some of the time constraints we have set ourselves.

General Customer Service Standards

Our general customer service standards are to:

- Acknowledge phone messages, emails and letters within 5 working days
- Reply to phone messages, emails and letters within 10 working days
- Provide clear and relevant advice and information in response to your query
- Where possible provide information requested at collection points immediately, or within 5 working days otherwise
- Provide money advice where appropriate or refer you to a service that can help with money advice for free
- Minimise waiting time at collection points by dealing with members' needs quickly and courteously

We will, at all times:

- Treat you with respect and dignity, and deliver our services in a way that meets your needs
- Train all our staff in equality and diversity issues
- Ensure that no one receives less favourable treatment than anyone else
- Make sure our offices are as accessible as possible
- Use written and spoken language that is clear and easy to understand
- Provide you with written documents that are easy to read
- Assess the impact of our policies and services and make changes if they are found to be treating anyone unfairly

Loan Service Standards

- All loans will be assessed and processed as per our Loans Policy
- Loan decisions will be made within 5 working days of application by the Credit Committee
- Applicants will be advised of a loan decision within 10 working days
- Unsuccessful applicants will be given a full reason for the decision
- Cheques for successful loans will be made available within 5 working days of a loan decision
- Successful applicants will be given clear details of their loan in writing