



# GIVE US YOUR VIEWS AND YOU COULD WIN £50\*!

At Tower Hamlets Community Credit Union we are member owned and directed so your views are important to us as we seek to improve our service delivery to meet your needs and the needs of the local community. We would be grateful if you could take some time to complete this short questionnaire and return it to us in the enclosed Freepost envelope provided.

To make it worth your while we will also conduct a prize draw for three (3) £50.00 Argos vouchers, (see details at end of survey).

**1. How / where did you hear about the Credit Union for the first time?**

- Newspaper
- Friends or Relatives
- Workplace
- Others/Please state

**2. How long have you been a member of Tower Hamlets Community Credit Union?**

- 0-1 yr  1-2yrs  2-3yrs  3-4 yrs  4-5yrs

**3. a) Which of these reasons were important in deciding to join the Credit union? (please tick all that apply)**

**b) Which one of these was the most important? (please tick ONE only)**

	Important	Most Important
Convenient opening hours	<input type="checkbox"/>	<input type="checkbox"/>
Range of products	<input type="checkbox"/>	<input type="checkbox"/>
Could not open an account elsewhere	<input type="checkbox"/>	<input type="checkbox"/>
Friendly/knowledgeable staff	<input type="checkbox"/>	<input type="checkbox"/>
Quality of advice provided	<input type="checkbox"/>	<input type="checkbox"/>
Branch layout/decor	<input type="checkbox"/>	<input type="checkbox"/>
Other services on offer	<input type="checkbox"/>	<input type="checkbox"/>
Ease of access to the branch	<input type="checkbox"/>	<input type="checkbox"/>
Product information / Information about organisation	<input type="checkbox"/>	<input type="checkbox"/>
Ethical beliefs of the organisation	<input type="checkbox"/>	<input type="checkbox"/>
Good return on savings	<input type="checkbox"/>	<input type="checkbox"/>
An easy way to save	<input type="checkbox"/>	<input type="checkbox"/>
Low rate loans	<input type="checkbox"/>	<input type="checkbox"/>
To support a local organisation	<input type="checkbox"/>	<input type="checkbox"/>
Difficult to get credit elsewhere	<input type="checkbox"/>	<input type="checkbox"/>
Other reason (Please specify):	<input type="checkbox"/>	<input type="checkbox"/>

**4. How often do you visit one of the Tower Hamlets Community Credit Union branches?**

- More than once a week
- Weekly
- Fortnightly
- Monthly
- Less often

**5. Which of our branches do you visit most often?**

- Bethnal Green (Head Office)
- Roman Road (Bow)
- Chrisp Street (Poplar)

**6. How long do you normally have to wait before being attended to?**

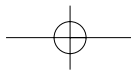
- Less than 5 minutes
- 5-10 minutes
- Longer than 10 minutes

**7. How satisfied or dissatisfied are you with each of the following aspects of our service?**

(1. Very satisfied 2. Satisfied 3. Dissatisfied 4. Very Dissatisfied 5. No Experience)

The way we have managed your account	1○	2○	3○	4○	5○
The friendliness of the staff	1○	2○	3○	4○	5○
The helpfulness of the staff	1○	2○	3○	4○	5○
The knowledge of the staff	1○	2○	3○	4○	5○
Our telephone manner	1○	2○	3○	4○	5○
The quality of our leaflets/forms	1○	2○	3○	4○	5○
The clarity of our leaflets/forms	1○	2○	3○	4○	5○
Our opening hours	1○	2○	3○	4○	5○
Location of the branches	1○	2○	3○	4○	5○
Variety of services	1○	2○	3○	4○	5○
Access to loans	1○	2○	3○	4○	5○
Access to your saving	1○	2○	3○	4○	5○
Our website	1○	2○	3○	4○	5○

\* An Argos Voucher to the value of £50.



**7. How satisfied or dissatisfied are you with each of the following aspects of our service?**

**Continued...**

If you are dissatisfied with any of these, why was that?:

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**7a. Overall, how satisfied or dissatisfied are you with the Tower Hamlets CU?**

Very Satisfied  Satisfied   
 Dissatisfied  Very Dissatisfied

**8. a) Which of the following services offered by THCCU are you aware of?**

**b) Which of the following services offered by THCCU do you currently use?**

**c) Which of the following services offered by THCCU may you use in the future?**

	Aware of	Currently Use Now	May Use in the future
Savings Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Budget Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bill Paying Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Christmas Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Holiday Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home / Contents Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Travel Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Protection Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Western Union Money Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debt Advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Energy Grants Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**9. Did you know?**

The CU provides free Life Savings Insurance cover on your share savings:

Yes  No

That your loan comes with free Loan Protection Insurance:

Yes  No

**10. Have you ever used the loan service?**

Yes  No

(If yes, answer Question 11 and 12. If no, please go to Question 13)

**11. If you have applied for a loan:**

How promptly did we deal with your application? (please tick)

1-3 days  4-7 days  More than 7days

How quickly did you receive your funds? (please tick)

1-3 days  4-7 days  More than 7days

**12. How satisfied were you with the loan service you received?**

Very satisfied   
 Satisfied   
 Dissatisfied   
 Very Dissatisfied

**13. What is important to you when choosing a bank? (1=Very important, 2=Important, 3= Not important at all)**

Convenient location 1  2  3   
 Convenient opening hours 1  2  3   
 Ease of access to money 1  2  3   
 Interest on deposits 1  2  3   
 Variety of services on offer 1  2  3   
 Friendliness of staff 1  2  3   
 Fast service 1  2  3

Any other service (please write in):

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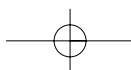
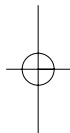
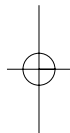


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**14. If you have money to invest or save where would you place it? (Please indicate your 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> choice by putting a 1, 2 and 3 in the appropriate box)**

At home   
 Bank   
 Building Society   
 Credit Union   
 ISAS   
 Stocks and Shares   
 Term Deposit   
 Unit Trust   
 Other:

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**15. a) If you needed a loan which of the following would you approach? (Please tick as many as apply)**

	Would Approach	First Choice
Bank	<input type="checkbox"/>	<input type="checkbox"/>
Building Society	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	<input type="checkbox"/>	<input type="checkbox"/>
Credit Union	<input type="checkbox"/>	<input type="checkbox"/>
Friends or Relatives	<input type="checkbox"/>	<input type="checkbox"/>
Loan Shark	<input type="checkbox"/>	<input type="checkbox"/>
Pawnbroker	<input type="checkbox"/>	<input type="checkbox"/>
Provident	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>

**16. Would you be interested in becoming more involved with your credit union as a volunteer?**

Yes  No

**17. What other services would you like your credit union to provide?**

- A savings account offering higher dividends when money is left for a year or longer
- A savings account where members must give 90 days notice to withdraw in return for dividends
- A savings account which gives dividend to a chosen charity or local cause
- A savings account which gives no interest but which is used to finance an interest free loan account
- A loan account secured against your savings with lower rates of interest
- Access to larger loans
- Repayment period over 5 years for unsecured loans and 10 years for secured loans
- Internet Banking (On-line account access)
- Direct Debit service
- Debit Card with monthly fee
- Pre pay debit card with transaction charge
- Quarterly Newsletter
- Members' Lottery
- Independent Debt advice

Another service (please write in):  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

The Credit Union is considering introducing a Visa Debit Card. This would be used in the same way as other Debit Cards. It would allow members to withdraw cash from any cash machine, set up direct debits and pay for goods and services with the card, as long as they had sufficient credit in their account. There would need to be a small charge for this service in the form of a monthly fee.

**18. How likely would you be to apply for a Debit Card at each of the following monthly fees?**

	Very Likely	Quite Likely	Not Very Likely	Not at all Likely
£3.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
£2.50	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
£2.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
£1.50	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
£1.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
£0.50	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**19. Do you have access to the Internet at work or home?**

Yes  No

**19a. Do you use it for online banking?**

Yes  No

**19b. Would you be interested in accessing your Credit Union account online?**

Yes  No

**20. Do you believe that the Credit Union is offering a valuable service to the community?**

Yes  No

**21. Do you have any comments/suggestions you think will assist us in improving your Credit Union:**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**22. How likely would you be to recommend the Credit Union to others?**

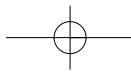
Very likely  Quite likely   
 Not very likely  Not at all likely

**23. May we contact you regarding any of the information you have provided?**

Yes  No

*Thank you for completing this Customer Satisfaction Survey. We will take this information into consideration when planning future products and services. You do not have to complete the last section on the back page, but if you do you will be entered into the*

**PRIZE DRAW FOR ONE OF THREE £50 ARGOS VOUCHERS.**



# COMPLETE IN FULL FOR ENTRY TO £50 PRIZE DRAW!

## ABOUT YOU

### 1. Your member number:

### 2. Employment status - Please tick ONE box only or write in:

- Working (full or part time)
- Full time education
- Wholly retired from work
- Unemployed and available for work
- Permanently sick / disabled
- Looking after the home
- Doing something else (please write in)

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### 3. Your ethnicity:

#### A. White:

- English
- Scottish
- Welsh
- Irish

Any other White background, please write in:

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#### B. Mixed:

- White & Black Caribbean
- White & Asian
- White & Black African

Any other Mixed background, please write in:

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#### C. Asian or Asian British:

- Bangladeshi
- Pakistani
- Indian
- Chinese
- Vietnamese

Any other Asian background, please write in:

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#### D. Black or Black British:

- Caribbean
- African
- Somali
- Other African

Any other Black background, please write in:

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#### E. Other:

Any other ethnic background, please write in:

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#### 4. What is your religious belief?

- Buddhist
- Hindu
- Muslim
- No Religion
- Christian
- Jewish
- Sikh

Other Belief (please give details):

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#### 5. Your age:

- |       |                          |       |                          |
|-------|--------------------------|-------|--------------------------|
| 16-17 | <input type="checkbox"/> | 18-19 | <input type="checkbox"/> |
| 20-24 | <input type="checkbox"/> | 25-29 | <input type="checkbox"/> |
| 30-44 | <input type="checkbox"/> | 45-49 | <input type="checkbox"/> |
| 50-59 | <input type="checkbox"/> | 60-64 | <input type="checkbox"/> |
| 65+   | <input type="checkbox"/> |       |                          |

#### 6. How many of the adults in your household aged 16 or over (including you) are currently members of the Credit Union?

- |    |                          |   |                          |
|----|--------------------------|---|--------------------------|
| 1  | <input type="checkbox"/> | 2 | <input type="checkbox"/> |
| 3  | <input type="checkbox"/> | 4 | <input type="checkbox"/> |
| 5+ | <input type="checkbox"/> |   |                          |

#### 7. How many children aged under 16 currently live in your household and are members of the Credit Union?

- |    |                          |   |                          |
|----|--------------------------|---|--------------------------|
| 1  | <input type="checkbox"/> | 2 | <input type="checkbox"/> |
| 3  | <input type="checkbox"/> | 4 | <input type="checkbox"/> |
| 5+ | <input type="checkbox"/> |   |                          |

*Thank you for completing this section of the questionnaire.  
You have automatically been entered in our prize draw.*

