

APPEAL & COMPLAINT RESOLUTION POLICY

Policy number	12-13-07	Version	1
Drafted by	Atlantic Association	Approved by board on	December 16, 2013
Responsible person	Governance Committee	Scheduled review date	December 2014

Introduction

CBDC Victoria Madawaska-South has an important role in community-based economic development. We strive to provide our clients with quality financial services in accordance with our objectives and our accountabilities to our funding partners.

We recognize that from time to time a client or potential client may be dissatisfied with a CBDC Victoria Madawaska-South decision with respect to a potential bias such as those based race, national or ethnic origin, color, religion, sex, age or mental or physical disability. We welcome an opportunity to resolve complaints from individuals who are dissatisfied with a service or decision based on the potential biases such as those based on race, national or ethnic origin, color, religion, sex, age or mental or physical disability. Client feedback will be used to help improve services for all clients. In addition, community members are given the opportunity to be nominated to and serve on the CBDC Victoria Madawaska-South board. This board has ultimate responsibility for setting the policy, procedures and operation of the CBDC Victoria Madawaska-South. It is therefore important that there be a clear and available process for those individuals seeking redress to concerns arising out of a relationship or potential relationship with CBDC Victoria Madawaska-South.

Purpose

This Policy sets out how a complaint can be made to CBDC Victoria Madawaska-South, based on potential biases such as those based on race, national or ethnic origin, color, religion, sex, age or mental or physical disability, and how it will be investigated and responded to.

Definition of Complaints and Eligible Complainants

A complaint is any expression of dissatisfaction, whether written or oral, about a service or decision that the CBDC Victoria Madawaska-South has provided, or failed to provide, made or declined to make, that has resulted in financial loss, material distress or material inconvenience, or the potential for such loss or inconvenience to occur.

The CBDC Victoria Madawaska-South will only accept complaints from eligible complainants. Eligible complainants are:

- a CBDC Victoria Madawaska-South client, or potential or former client;
- a nominated beneficiary or representative of one of the above;

Appropriate Business Decisions

The CBDC Victoria Madawaska-South fully asserts its right to make appropriate business decisions about any area of its operations; including individual eligibility for credit as referenced in the loan policies of the CBDC Victoria Madawaska-South. However, clients and potential clients should expect that all business decisions will be made fairly, based on merit, and free from real or perceived conflict of interest or unlawful bias.

All eligible complaints will be handled fairly, consistently and promptly.

Procedures for Making a Complaint

Any staff member, officer or volunteer of the CBDC Victoria Madawaska-South can receive a complaint at any place where the CBDC Victoria Madawaska-South conducts business.

A complaint may be made in writing or orally to a staff member, officer or volunteer of the CBDC Victoria Madawaska-South. A complaint can be made in person, by letter, by telephone, email, and can also be made via social media.

The staff member, officer or volunteer receiving the complaint shall record the following information:

- Name of complainant;
- Address and contact details of complainant;
- Relationship of complainant to CBDC Victoria Madawaska-South;
- Date and time complaint received;
- Date and time complaint occurred;
- Substance of complaint;
- Type of complaint (e.g. financial loss, inconvenience, distress, behavioural etc.);
- Name of person receiving the complaint;
- Action taken when receiving complaint (e.g. apology offered, provided copy of internal complaints handling procedure, other information provided);
- Date complaint passed to the Executive Director.

The information recorded will be reported back to the complainant. It is not necessary for the complainant to confirm the information recorded.

The information will also be stored in a complaint register.

All complaints shall be addressed to the Executive Director and copied to the Chair. If the complaint is about the Executive Director, the complaint shall be addressed to the Chair: Must consider appropriate hierarchy or appeal process: should begin at source, but allow for elevation to next level of management and must consider possibility of complaint about the CBDC itself]

Investigating Complaints

The Executive Director or the Chair as the case may be will be responsible for taking action on and investigating the complaint.

If the Executive Director is the subject of a complaint, then the Audit Committee will be responsible for dealing with the complaint. If both the Executive Director and the Board of Directors are involved with the complaint, then the Audit Committee may delegate a suitable independent individual or entity, not involved with the complaint, to action and investigate the complaint.

A thorough investigation will be undertaken upon receipt of a complaint.

Appropriate actions will be taken to identify and remedy any recurring or systematic problems as well as any specific problem identified by a complaint.

Responding to Complaints

The CBDC Victoria Madawaska-South will resolve the complaint to the complainant's satisfaction where possible as quickly as possible.

If the complaint cannot be resolved quickly or without more investigation, an acknowledgment will be sent to the complainant within 5 days of receipt of the complaint.

The acknowledgement will include the following information:

The name or job title of the person handling the complaint; and
a copy of this Policy.

Final Response

It is the CBDC Victoria Madawaska-South's intention to provide a complainant with a satisfactory final response as soon as possible and not later than within 8 weeks of receipt of the complaint.

The final response will include:

- A summary of the complaint;
- A summary of the investigation into the complaint;
- The CBDC Victoria Madawaska-South's views on the issues raised in the complaint;
- Details of any redress to settle the complaint;
- The complainant's right to refer the complaint to the [if there is to be a further avenue of appeal it should be inserted here] if remaining unsatisfied with the final response of the CBDC Victoria Madawaska-South;

Redress to Complaints

The CBDC Victoria Madawaska-South will seek to improve its services to all members as a result of the complaints received.

If the investigator of the complaint believes it is appropriate to offer any amount of financial compensation as final settlement of the complaint up, the decision will be referred to the Board of Directors to determine. At all times, any financial redress will not be greater than any actual financial loss incurred, and will be dependent upon the circumstances of the individual complaint.

Records and Reporting


The CBDC Victoria Madawaska-South will keep all records of complaints taking more than the following business day to resolve, for a period of 3 years. The CBDC Victoria Madawaska-South will make an annual report to the Board of Directors on the amount and type of complaints handled by the CBDC Victoria Madawaska-South.

Related Documents

- Confidentiality and Privacy Policy
- Conflict of Interest Policy
- Complaint Resolution Policy

Authorization


Gaitan Michaud
President


Côme Ouellette
Secretary

Dated on the 16th day of December, 2013.