

# COMPLAINT RESOLUTION POLICY

|                      |                                   |  |
|----------------------|-----------------------------------|--|
| <b>Policy Number</b> | 25-11-14-6 EN                     |  |
| Developed by :       | Policies and procedures committee | Approved on October 9 <sup>th</sup> 2014   |
|                      | Board of directors                | Ratified on November 25 <sup>th</sup> 2014 |

## Introduction

CBDC Madawaska 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 Madawaska decision with respect to a potential bias such as those based on 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 Madawaska Board. This board has ultimate responsibility for setting the policy, procedures and operation of CBDC Madawaska. 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 Madawaska.

## Purpose

This Policy sets out how a complaint can be made to CBDC Madawaska, 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 CBDC Madawaska 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 Madawaska will only accept complaints from eligible complainants. Eligible complainants are:

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

## **Appropriate Business Decisions**

CBDC Madawaska 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 CBDC Madawaska. 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 CBDC Madawaska can receive a complaint at any place where CBDC Madawaska conducts business.

A complaint may be made in writing or orally to a staff member, officer or volunteer of CBDC Madawaska. 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 Madawaska;
- 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. If the complaint concerns the Executive Director, the complaint should be addressed to the Board Chair and transmitted to all Board Members.

## **Investigating Complaints**

The Executive Director or the Chair of the Board of Directors, as the case may be, will be responsible for taking action on and evaluate the complaint.

If the Executive Director is the subject of a complaint, then the Board of Directors will be responsible for dealing with the complaint. If both the Executive Director and the Board of Directors are involved in the complaint, then the Board of Directors 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**

CBDC Madawaska will resolve the complaint to the complainant's satisfaction where possible and as quickly as possible.

If the complaint cannot be resolved quickly or without more investigation, an acknowledgment will be sent to the complainant within five (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 Madawaska's intention to provide a complainant with a satisfactory final response as soon as possible and not later than within eight (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 Madawaska'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 Ombudsman if remaining unsatisfied with the final response of CBDC Madawaska;

## Redress to Complaints

CBDC Madawaska 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

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

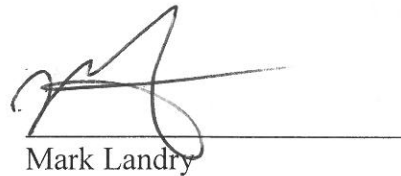
## Related Documents

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

## Authorization



Solange L'Orquet  
President  
CBDC Madawaska inc.



Mark Landry  
Secretary  
CBDC Madawaska inc.

**Form to File a Complaint**

Section A - Information about Complainant

Family Name: \_\_\_\_\_  
First Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone Number (Home): \_\_\_\_\_  
Other Phone Number: \_\_\_\_\_  
Fax number: \_\_\_\_\_  
E-mail: \_\_\_\_\_

Section B- Details about the Complaint:

What is the complainant's relationship to CBDC Madawaska?

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

Type of Complaint

- Financial loss
- Inconvenience
- Distress
- Behaviour
- Other:

- Explain:

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

*Section reserved for CBDC Madawaska*

Date and hour complaint received: \_\_\_\_\_  
Date and hour the complaint was filed: \_\_\_\_\_  
Name of person who received the complaint: \_\_\_\_\_  
Measures undertaken when complaint received: (Ex. Apology given, provided copy of internal complaints handling procedure, other information provided): \_\_\_\_\_  
\_\_\_\_\_  
Date the complaint was sent to the Executive Director: \_\_\_\_\_