

# QUALITY ASSURANCE REVIEW AND COMPLAINT RESOLUTION POLICY

Policy Title	Procedures		
Policy number	BGSWV-4	Version	One
Drafted by	Heather Schubert	Approved by board on	June 10, 2014
Responsible person	Executive Director	Scheduled review date	May, 2015

## Introduction

CBDC Southwest 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 Southwest decision with respect to a potential bias such as those based race, national or ethnic origin, colour, 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, colour, 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 Southwest board. This board has ultimate responsibility for setting the policy, and procedures of the CBDC Southwest. 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 Southwest.

## Purpose

This Policy sets out how a review of a decision and complaint can be made to CBDC Southwest, based on potential biases such as those based on race, national or ethnic origin, colour, 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 Southwest 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 Southwest will only accept complaints from eligible complainants. Eligible complainants are:

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

### **Appropriate Business Decisions**

The CBDC Southwest 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 Southwest. However, clients and potential clients should expect that all business decisions will be made fairly, equitable based on merit, and free from real or perceived conflict of interest or unlawful bias.

All eligible demands for review or complaints will be handled fairly, consistently and promptly.

### **Procedures for Making a Complaint**

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

A complaint may be made in writing or orally to a staff member, officer or volunteer of the CBDC Southwest. 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 Southwest;
- Date and time complaint received;
- Date and time complaint occurred;
- Substance of complaint;
- Type of complaint (e.g. dissatisfied about service provided, 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 Board Chair. If the complaint is about the Executive Director, the complaint shall be addressed to the Chair of the Board of Directors.

## **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 investigating the complaint.

If the Executive Director is the subject of a complaint, then the Chair of the Board of Directors 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 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**

The CBDC Southwest 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 Southwest'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 Southwest's views on the issues raised in the complaint;
- Details of any redress or strategy to settle the complaint;

**Redress to Complaints**

The CBDC Southwest will seek to improve the quality of its services to all members as a result of the complaints received.

**Records and Reporting**

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

**Related Documents**

- Privacy Policy Manual
- Conflict of Interest Policy

**Authorization**

Executive Director:	<i>Heather Dupont</i>
Board Chair:	<i>RAH</i>
Date:	<i>June 10/14</i>