

Credit Union Ombudservice

Complaints Resolution

Developing long-term relationships is the foundation of our commitment to delivering high-quality service to our members, and to the general public. It is important that you are happy with the service we provide; however, we recognize that things can sometimes go wrong. As a result, we have implemented a formal complaint resolution process to deal with these situations.

If you have a concern or a complaint about the service we provide or the products that we offer, we want to hear from you. If you are not satisfied with how the credit union is handling your complaint, you can take your complaint to the third party Ombudsperson.

The Ombudsperson seeks satisfactory resolution of complaints with a view to fairness and does not advocate for either the complainant or the credit union when investigating disputes. This service is free of charge to the complainant however, there is no provision for the award of costs for solicitors or other professionals and recommendations are not binding on credit unions.

Complaint Process

Single Location - Scenario A	Multi-Branch - Scenario A
1 st level - Supervisor	1 st level - Supervisor
2 nd level - CU Manager	2 nd level - Branch Manager
3 rd level - Ombudsperson	3 rd level - CU Manager
	4 th level - Ombudsperson
Single Location - Scenario B*	Multi-Branch - Scenario B*
1 st level - Supervisor	1 st level - Supervisor
2 nd level - CU Manager	2 nd level - Branch Manager
3 rd level - CU Board of Directors	3 rd level - CU Manager
4 th level - Ombudsperson	4 th level - CU Board of Directors
	5 th level - Ombudsperson
Privacy Complaints	
If the complaint refers to a breach of your privacy or use of your personal information, then level 1 is replaced with Privacy Officer and the Privacy Commissioners Office is added as the last level.	

* Some credit unions may choose to involve their Board of Directors in the complaint process.

Credit Union Action

Action	
Step 1:	Determine if complaint is fully or partially justified: (to be completed by authorized personnel as per chart above)
Step 2:	If complaint is justified: Credit Union Follow-up <ul style="list-style-type: none"> Assess damages caused to complainant Propose resolution of damages to complainant If complainant is satisfied, go to Step 4 If complainant is not satisfied, go to Step 5
Step 3:	If complaint is not justified: Credit Union Follow-up <ul style="list-style-type: none"> Communicate to the complainant the reason(s) the credit union has concluded that the complaint is not justified If complainant is satisfied, go to Step 4 If complainant is not satisfied, go to Step 5
Step 4:	Complainant accepts resolution proposal or explanation as to why the complaint is denied: Credit Union Follow-up <ul style="list-style-type: none"> Complete any remedial actions agreed to Determine if future problems can be avoided through process or systems improvement File in complaints file
Step 5:	Complainant does not accept resolution proposal or explanation as to why the complaint is denied: Credit Union Follow-up <ul style="list-style-type: none"> Determine if further explanation or negotiation can result in favorable outcome If no further progress is possible the complainant will be advised of the next level of appeal and the associated requirements of that level

Each level of the complaint as noted above, within the credit union, must be resolved within 30 days or moved to the next level.

Credit Union Contacts

Title	Contact
Credit Union	Please contact any branch of your credit union.
Ombudsperson	Mail to: The Office of the Ombudsperson Atlantic Central 6074 Lady Hammond Road PO Box 9200 Halifax, NS B3K 5N3
Privacy Commissioner of Canada	Mail to: Privacy Commissioner 112 Kent Street Place de Ville Tower B, 3 rd Floor Ottawa, ON K1A 1H3

Complaint forms can be accessed at any credit union branch.

Completed forms can be mailed to:

The Office of the Ombudsperson, Atlantic Central
PO Box 9200, 6074 Lady Hammond Road, Halifax, NS B3K 5N3

