



*Community Business Development Corporation  
Corporation au bénéfice du développement communautaire  
Charlotte/Kings*

## **COMPLAINT RESOLUTION POLICY**

### **Introduction**

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

### **Purpose**

This Policy sets out how a complaint can be made to CBDC Charlotte-Kings, 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 CBDC Charlotte-Kings 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.

CBDC Charlotte-Kings will only accept complaints from eligible complainants. Eligible complainants are:

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

### **Appropriate Business Decisions**

CBDC Charlotte-Kings 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 Charlotte-Kings. 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 Charlotte-Kings can receive a complaint at any place where CBDC Charlotte-Kings conducts business.

A complaint may be made in writing or orally to a staff member, officer or volunteer of CBDC Charlotte-Kings. 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 Charlotte-Kings;
- 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 Chairperson. If the complaint is about the Executive Director, the complaint shall be addressed to the Executive Committee.

### **Investigating Complaints**

The Executive Director or the Executive Committee 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 Executive Committee 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 Executive Committee of the New Brunswick Association of CBDC's will 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 Charlotte-Kings 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 five (5) business 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 CBDC Charlotte-Kings' 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;
- CBDC Charlotte-Kings 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 Executive Committee of the New Brunswick Association of CBDC's if remaining unsatisfied with the final response of CBDC Charlotte-Kings;

### **Redress to Complaints**

CBDC Charlotte-Kings will seek to improve its services to all members as a result of the complaints received.

### **Records and Reporting**

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

### **Related Documents**

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

### **Authorization**

Geoff Knight – Policy Officer

Adopted by the Board of Directors

March, 2014



For the Board of Directors