

# COMPLAINT RESOLUTION POLICY

Policy number	004	Version	001
Drafted by	Executive Director	Approved by board on	February 19, 2014
Responsible person	Executive Director	Scheduled review date	December 31, 2014

## Introduction

CBDC-Central 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 Board 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-Central board. This board has ultimate responsibility for setting the policy, procedures and operation of the Corporation. 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-Central.

## Purpose

This Policy sets out how a complaint can be made to CBDC-Central, 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 written expression of dissatisfaction, about a service or decision that the CBDC-Central 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-Central will only accept complaints from eligible complainants. Eligible complainants are:

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

## **Appropriate Business Decisions**

The CBDC-Central 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 Corporation. 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-Central can receive a complaint at any place where the CBDC-Central conducts business.

A complaint must be made in writing to the Executive Director or Chairperson of the CBDC-Central. A complaint must be made by letter or email and signed by the complainant.

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-Central;
- 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/or Chairperson and copied to the Chair of Audit Committee. If the complaint is about the Executive Director, the complaint shall be addressed to the Chairperson or Chair of the Audit Committee. A copy of the complaint form will be made available on the CBDC-Central website.

## **Investigating Complaints**

The Executive Director or the Chair of the Audit 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 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-Central 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 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 the CBDC-Central's intention to provide a complainant with a satisfactory final response as soon as possible and not later than four 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-Central's views on the issues raised in the complaint;
- Details of any redress to settle the complaint;

**Redress to Complaints**

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

**Records and Reporting**

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

**Related Documents**

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

**Authorization**

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Name of Policy Officer

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Date