

CBDC Celtic Complaint Resolution Policy

Celtic Business Development Corporation (CBDC Celtic) 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 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 Celtic board. This board has ultimate responsibility for setting the policy, procedures and operation of CBDC Celtic. 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 the organization.

Purpose

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

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

Appropriate Business Decisions

The CBDC 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 Celtic. 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 Celtic can receive a complaint at any place where the CBDC Celtic conducts business.

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

Investigating Complaints

The Executive Director or the Chairperson of the Board 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 Chairperson of the Board 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 must name 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 Celtic 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 Celtic'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 Celtic's views on the issues raised in the complaint;
- Details of any redress to settle the complaint;

Redress to Complaints

The CBDC Celtic will seek to improve its services to all clients as a result of the complaints received.

Records and Reporting

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