

Complaint Resolution

VantageOne Credit Union is committed to delivering quality member service, continuous learning and communicating effectively with our membership, community, and other stakeholders.

FEEDBACK

VantageOne Credit Union encourages feedback and links it to improving or affirming its service levels. Feedback may range from letters and/or cards expressing gratitude or suggestions on improvement, through to complaints about the services provided by the credit union and employees.

We view all feedback as an opportunity to review policies, procedures and practices and to make changes where necessary. Feedback (compliment, suggestion, and complaint) may be provided in many forms including but not limited to: letter, fax, email or verbally (in person or over the telephone).

PROTOCOL

All VantageOne Credit Union employees are empowered to acknowledge stakeholder feedback and follow the feedback process to deal with member feedback expeditiously.

COMPLAINT PROCESS

It is expected, where an issue was created by the credit union through employees or service providers, that we will do our best to meet and “exceed” the member’s expectations when resolving an issue.

Complaints can either be informal or formal. Informal complaints are verbal complaints made to representatives of VantageOne. Formal complaints are written, or documented complaints provided to VantageOne through such means as letter, fax or email message.

For Formal Complaints, it would be beneficial if the stakeholder could provide details such as:

- Date(s) of occurrence.
- Supporting statements or documents, if any.
- The names of any specific staff involved.
- The action the member would like to see taken to address the concern.

The following steps are to be followed when dealing with member complaints to ensure a timely response:

Step 1 – Understand: The first step of responding to a complaint is to ensure we fully understand the nature of the complaint.

Step 2 – Fix or Refer: The employee who is first made aware of the issue will attempt to resolve the issue himself or herself or refer it to an employee who was directly involved or is familiar with the stakeholder and situation.

Step 3 – Involve Manager: If the employee is unable to resolve the issue, the employee shall refer the complaint to a manager/supervisor. The stakeholder may also request to meet with a manager directly. If the manager/supervisor is unable to resolve the issue, the manager/supervisor will refer the complaint to their Senior Manager. The stakeholder may also request to meet with the Senior Manager. The issue will attempt to be resolved at the Senior Manager level.

If the above steps were followed, and we were still unable to satisfy your concern, please share your information with:

Mail: **Compliance and Risk Manager, VantageOne Credit Union**
3108 33 Avenue
Vernon, BC V1T 2N7

Email: sturner@vantageone.net

Telephone: **250.260.4520**

Step 4 – Contacting Ombudsman for Banking Services and Investments (OBSI):

The Stakeholder may then take their complaint to the OBSI when:

1. VantageOne Credit Union is unable to provide a resolution within 90 days from the time of the stakeholder escalating the complaint, or
2. Within 180 days of receiving a response letter from VantageOne Credit Union regarding the complaint.

Mail: **OBSI**
20 Queen Street West, Suite 2400,
PO Box 8
Toronto ON Canada M5H 3R3

Email: ombudsman@obsi.ca

Toll-Free Telephone: **1.888.451.4519**

Toll-Free Fax: **1.888.422.2865**

Website: **www.obsi.ca**

If you have any questions regarding this feedback process, please contact your branch or our Solution Centre at:

Toll-Free Telephone: 1.888.339.8328,
Toll-Free fax:1.877.545.1957, or
Email info@vantageone.net, subject line, *complaint*.