

## Credit Union Contacts

Title	Contact
Credit Union	<p><b>Head Office</b> 902-538-4510</p> <p><b>Email</b> vcu.admin@valleycreditunion.com</p>
OBSI	<p>Ombudsman for Banking Services and Investments (OBSI) 20 Queen Street West, Suite 2400 PO Box 8 Toronto, Ont M5H 3R3</p> <p>Email: ombudsman@obsi.ca Fax: 416-225-4722</p>
Privacy Commissioner of Canada	<p>Privacy Commissioner of Canada 30 Victoria Street Gatineau, QC K1A 1H3</p> <p>Toll free: 1-800-282-1376 Website: <a href="http://www.priv.gc.ca">www.priv.gc.ca</a></p>
Service Nova Scotia (Nova Scotia Mortgages)	<p>Consumer Complaints Service Nova Scotia PO Box 1003 Halifax, NS B3J 2X1</p> <p>Phone: 902-424-5200 (General Enquiries) Website: <a href="http://novascotia.ca/consumercomplaints/">novascotia.ca/consumercomplaints/</a></p>

Complaint forms can be accessed  
at any credit union branch.



# Credit Union Complaint Handling



## 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 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 has handled your complaint, you can seek involvement of the Ombudsman for Banking Services and Investments (OBSI)<sup>®</sup>. OBSI can be used by anyone, not only members of the credit union.

OBSI seeks satisfactory resolution of complaints with a view to fairness and does not advocate for either the individual or the credit union when investigating disputes. This service is free of charge to the individual.

## Complaints Process

### STAGE I:

#### Credit Union's Internal Dispute Resolution Process

- Communicate your complaint to the credit union
- The credit union will deal with your complaint courteously, fairly, and provide a timely decision.
- If your complaint has not been resolved to your satisfaction within 30 days, it will be moved to the next level of the credit union's internal authority. This process will continue until a resolution is reached or all levels of the credit union's dispute process have been exhausted without resolution.
- If you are unsatisfied with the credit union's final internal decision, you may take your complaint to the OBSI.

### STAGE II:

#### Involvement of the OBSI

- Your formal complaint to the OBSI must be filed within 180 days of receiving the credit union's final internal decision.
- The OBSI will review all relevant information concerning your matter and make a recommendation to resolve your complaint.
- The OBSI is not able to respond to all types of complaints and will notify you if this applies to your complaint and the reason why.
- The OBSI's recommendation is not a binding resolution for your complaint unless mutually accepted by you and the credit union.

### STAGE III:

#### Other Options to Achieve Satisfaction

- If you are still unsatisfied following involvement of the OBSI, you may wish to explore other options to achieve satisfaction\*, such as:
  - » Engaging an Alternative Dispute Resolution Service.
  - » If your issue is privacy related, filing a complaint with the Privacy Commissioner of Canada.
  - » Filing a complaint through Service Nova Scotia, if the issue is related to mortgage lending, file the complaint directly to the Registrar of Mortgage Regulations at the same address.
  - » Pursuing legal action.



\* Seek legal advice on time limits.