



# LDCU Complaint Handling Process

December 2021

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## Introduction: Complaint Handling Process

At Ladysmith & District Credit Union, (LDCU), we value our members' and customers' business and our goal is to manage complaints and resolve problems effectively and transparently in a manner that is appropriate for both LDCU, and the affected Member, Account Holder, or Customer. It is understood that the individual raising the issue may not always be satisfied with LDCU's response.

We have defined the nature of issues raised by individuals outside of our organization as either Problems or Complaints:

**Problems:** LDCU defines a problem or dispute as a situation, incident or experience that is unsatisfactory and causes difficulty for the member or customer and where the aforementioned expresses dissatisfaction and/or requests action.

**Complaints:** LDCU defines a complaint as a problem where staff cannot resolve the situation or affect the outcome. In many cases this may be due to policies, procedures, or situations beyond their control. Complaints may also be identified as issues that may expose LDCU to financial and/or operating risk.

The following procedures outline the steps to take when a problem or complaint has been brought forward by a member or customer.

## Step 1: Communicating the Issue

All staff are responsible for identifying, documenting and resolving member and customer problems and complaints. Whenever possible, all efforts are made to manage any issue through “First Contact Resolution”, a procedural flow chart utilized by all staff within our organization. Using this method of problem solving will allow for timely resolutions, reduce the need for a re-telling of the issue, and help member and customer satisfaction.

## Step 2: Reaching out to our Contact Center

Often we can resolve the issue through our Contact Center. A member or customer can reach any one of our Contact Center representatives by telephone, email or webchat. Resolving the issue will be easier by telephone if all relevant documentation is available when placing the call. Any individuals reaching out to our Contact Center should note the name of the employee they speak with for future reference, in case there is any follow up to the discussion.

To reach our Contact Center:

By Phone	By Mail	By Email
250-245-2247 1-888-889-2247	PO Box 430 Ladysmith, BC V9G 1A3	info@ldcu.ca

If a member/customer is reaching out in writing, please make sure to include:

- The nature of the problem or complaint and all relevant details, including any documentation
- The identity of anyone with whom there has already been a discussion of the concerns
- Any contact information so we may reach you

We will conduct an investigation of the problem or complaint and contact the affected member/customer promptly to gather more information, if required. We will do our best to resolve the issue in a timely manner, and to the member/customer’s satisfaction.

## Step 3: Senior Management

If any member/customer is not satisfied with the proposed resolution received from one of our Contact Center Representatives, they may ask to have their file referred to one of the managers of the division they have been dealing with. The manager will review the file and conduct any further investigation as necessary. They will then contact the individual to report the outcome of this further investigation.

## Step 4: Complaints Officer

If any member/customer is not satisfied with the proposed resolution received from one of our senior managers, they may submit their issue in writing to our Complaints Officer on a [Complaint Resolution Form](#). It should be noted, the file may have already been received and reviewed by the Complaints Officer if it was designated as a complaint. If it has not been previously reviewed by the Complaints Officer, they will review the file and conduct any further investigation as necessary. They will then contact the individual to report the outcome of this further investigation.

To reach our Complaints Officer:

By Phone	By Mail	By Email
250-245-2247 1-888-889-2247	PO Box 430 Ladysmith, BC V9G 1A3	complaintsofficer@ldcu.ca

## Step 5: Ombudsman for Banking and Investments (OBSI)

OBSI is an independent organization that deals with consumer complaints related to the financial services industry. The OBSI is impartial and its services are free to consumers. Any member/customer has the right to refer a complaint to OBSI if the complaint remains unresolved 90 days after escalated to Step 2 above, or if they are not satisfied with the proposed resolution from LDCU.

To reach the OBSI:

By Phone	By Fax	By Mail	By Email
1-888-451-4519	1-888-422-2865	Ombudsman for Banking Services and Investments 20 Queen Street West, Suite 2400 PO Box 6 Toronto, ON M5H 3R3	ombudsman@obsi.ca

At LDCU, we pride ourselves on our service as evidenced by one of our taglines: Service since 1944. We are sorry that any member/customer's experience with our organization has not met with their expectations. Member/customer satisfaction is our top priority, and we strive for the best in industry at every opportunity. Please do not hesitate to reach out as outlined in this Complaint Handling Process, and we will endeavor to find a timely and transparent resolution.