

OPPA Credit Union Complaint Process

OPPA Credit Union Member Complaint Resolution Process

As required by the Credit Union and Caisses Populaires Act, a Credit Union shall designate an officer or employee of the Credit Union to receive and attempt to resolve complaints made by members. At the July 29, 2019 Board of Directors meeting Karen Zammit was designated as Complaints' Officer. This has been reported to FSCO and is listed on their website. On the OPPA Credit Union website, a complaint may be filed by accessing the 'Contact Us' area.

At OPPA Credit Union, we take member complaints seriously and we have procedures in place to ensure we address them properly. This document is designed to summarize our internal resolution procedures.

A complaint is the expression of at least one of the following elements that persists after being considered and examined at the operational level:

- A reproach against the organization
- The identification of a real or potential harm that a member has experienced or may experience, or
- A request for remedial action

Part One: Steps to Resolving a Complaint

Step One – Member Contacts Member Service Advisor/Front Line Staff

If the member complaint is in regards to a service or product, the dispute should first be handled by the employee that looked after the member and if required the Director Member Experience & Financial Service. Typically, they should be able to address most concerns. The initial expression of dissatisfaction by a member, whether in writing or otherwise, will not be considered a complaint where the issue is settled in the ordinary course of business.

Step Two – Contacting the Credit Union Complaints' Officer

If the Director Member Experience & Financial Services is unable to satisfactorily address the matter and the member remains dissatisfied, the member is to forward the concern in writing to the Complaints' Officer, OPPA Credit Union Limited. Acceptable methods are by regular mail, facsimile (705) 726-1449 or via the OPPA Credit Union website 'Contact Us' area. The Complaints' Officer will work with Senior Management and the member to resolve the complaint.

If the member is not satisfied with the proposed solution and if the member believes that the complaint relates to a contravention of the Credit Union and Caisses Populaires Act or a regulation made under the Act, the member may refer the complaint to the Financial Services Commission of Ontario.



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Part Two: Summary of Complaint Handling Process

- When a written member dispute or complaint is received, an acknowledgement of receipt will be sent and a file opened.
- The dispute and the circumstances that surround it will be reviewed thoroughly by the Complaints Officer and Senior Management. This will include reviewing the account history as well as other notes, correspondence and discussion with involved staff.
- The member may be called upon to provide further details and or information that may be reasonably required to resolve the complaint.
- Depending on the circumstances, the complaint process can be lengthy and may take up to 90 days, however, we will endeavour to handle the complaint in a timely manner.
- The member will be informed of the results on the conclusion of the investigation and when we have reached a decision.

