

Complaint Resolution Process

From time to time, a client or party may be unhappy with the service received or a decision made by Credit Counselling Canada (CCC) or a member agency. Maintaining standards and excellent service are important values of CCC. All such concerns will be dealt with promptly and courteously with a view to resolving the matter to the complainant's satisfaction.

Credit Counselling Canada will:

- Respond promptly and fairly to any complaint
- Acknowledge and reply to formal complaints within 2 business days
- Work towards resolving issues within 30 business days or if the matter requires more time keep the parties informed of the progress
- Inform parties of the resolution

The first steps in resolving a specific concern are to:

- Speak to the specific person/agency involved with the concern and follow the complaint processes through the agency's appropriate channels
- If the issue is still unresolved or the issue is directly with Credit Counselling Canada, then put your complaint in writing to the Executive Director of Credit Counselling Canada. The complaint should include your name and contact information, the respondent's name and contact information, the details of the events, dates and locations.

On what basis can complaints be made?

Complaints to a member agency must be made on the basis of violations of the accreditation standards or membership requirements. Complaints to Credit Counselling Canada must pertain to the upholding of accreditation standards or membership criteria or the violation of written agreements.

What happens when a complaint is filed?

A copy of the complaint is provided to the respondent from which date the respondent is given 15 business days to file a response. A copy of the respondent's response is sent to the complainant. During this process the parties may voluntarily decide to settle the matter between themselves without any further involvement of the association.

Is every complaint retained and investigated?

Some complaints may not fall within the basis of complaints that may be addressed by the association. Only those that fall within the parameters for allowable complaints will be investigated. All complaints will be retained.

What are the possible outcomes of a complaint?

Outcomes will depend on the facts and circumstances surrounding each case. Violations of accreditation standards and membership criteria of members will be reviewed by the Accreditation & Membership Committee. A decision to revoke accreditation and membership may be the decision.

What is the appeal process?

In the event that an issue cannot be resolved then an appeal may be initiated using a fair and open process. The appeal process will follow the steps outlined in the Credit Counselling Canada Accreditation Manual – *Making a Difference*. An independent third party may be engaged to help resolve the dispute.

Approved by the Board – January 17, 2013