

BULKLEY VALLEY CREDIT UNION

WHAT TO DO IF YOU HAVE A COMPLAINT

OUR COMPLAINT PROCESS

Filing a complaint with us

If you have a complaint about our services or a product, contact us at:

Bulkley Valley Credit Union
3872 1st Avenue PO Box 3637
Smithers, BC V0J 2N0
Attention: Chief Executive Officer
Tel: 1.250-847-3255
Email: infoadmin@bvku.com

You may want to consider using a method other than email for sensitive information.

Tell us

Help us resolve your complaint sooner

- what went wrong
- when it happened
- what you expect, for example, money back, an apology, account correction
- Make your complaint as soon as possible
- Reply promptly if we ask you for more information
- Keep copies of relevant documents, such as letters, emails and conversation notes.

We will acknowledge your complaint

We will acknowledge your complaint in writing, as soon as possible, typically within 5 business days of receiving your complaint. We may ask you to provide clarification or more information to help us resolve your complaint.

We will provide our decision

We normally provide our decision in writing, within 90 days of receiving a complaint. It will include:

- a summary of the complaint
- the results of our investigation
- our decision to make an offer to resolve the complaint or deny it, and an explanation of our decision

If our decision is delayed

If we cannot provide you with our decision within 90 days, we will:

- inform you of the delay
- explain why our decision is delayed, and
- give you a new date for our decision

A word about legal advice

You always have the right to go to a lawyer or seek other ways of resolving your dispute at any time. A lawyer can advise you of your legal options. There are time limits for taking legal action. Delays could limit your options and legal rights later. Please consult your lawyer for your time & statute limitations.

If you are not satisfied with our decision

You may be eligible for OBSI's dispute resolution service.

TAKING YOUR COMPLAINT TO OBSI

OBSI means Ombudsman for Banking Services and Investments

You may be eligible for OBSI's free and independent dispute resolution service if we do not provide our decision within 90 days after you made your complaint, or you are not satisfied with our decision.

OBSI can recommend compensation of up to \$350,000.

OBSI's service is available to members of Bulkley Valley Credit Union. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense, or to bring an action in court. Keep in mind there are time limits for taking legal action.

FILING A COMPLAINT WITH OBSI

Contact OBSI

Email: ombudsman@obsi.ca

Telephone: 1-888-451-4519

OBSI will investigate

OBSI works confidentially and in an informal manner. It is not like going to court, and you do not need a lawyer.

During its investigation, OBSI may interview you and representatives of our organization. We are required to cooperate in OBSI's investigations.

OBSI will provide its recommendations

Once OBSI has completed its investigation, it will provide its recommendations to you and BVCU. OBSI's recommendations are not binding on you or us.

OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to that limit on any compensation you seek through OBSI. If you want to recover more than \$350,000, you may want to consider another option, such as legal action, to resolve your complaint.

For more information about OBSI, visit www.obsi.ca.

Information OBSI needs to help you

OBSI can help you best if you promptly provide all relevant information, including:

- your name and contact information
- our organization's name and contact information
- the names and contact information of any of our representatives who have been involved in your complaint
- details of your complaint
- all relevant documents, including any correspondence and notes of discussions with us.