

Credit Union Contacts

Title	Contact
Credit Union	Coastal Financial Credit Union Attn: Rick Doucette, CEO 2 Collins St Yarmouth, NS B5A 3C3
Ombudsperson	The Office of the Ombudsperson Atlantic Central 6074 Lady Hammond Road Halifax, NS B3K 2R7 Email: ombudspersonservice@aclsm.ca Fax: 902-453-4456
Privacy Commissioner of Canada	Privacy Commissioner of Canada 30 Victoria Street Gatineau, QC K1A 1H3 Toll free: 1-800-282-1376 Website: www.priv.gc.ca
Service Nova Scotia (Nova Scotia Mortgages)	Consumer Complaints Service Nova Scotia PO Box 1003 Halifax, NS B3J 2X1 Phone: 902-424-5200 (General Enquiries) Website: www.novascotia.ca/consumercomplaints/

Complaint forms can be accessed at any credit union branch.

Completed complaint forms can be sent by mail:

The Office of the Ombudsperson
Atlantic Central
6074 Lady Hammond Road
Halifax, NS B3K 2R7

Email: ombudspersonservice@aclsm.ca
Fax: 902-453-4456

Credit Union Ombudservice



Brochure Date: April 2022

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 third-party Ombudsperson. The Ombudservice can be used by anyone, not only members of the credit union.

The Ombudsperson 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 Ombudsperson.

STAGE II:

Involvement of the Ombudsperson

- Your formal complaint to the Ombudsperson must be filed within 180 days of receiving the credit union's final internal decision.
- The Ombudsperson will review all relevant information concerning your matter and make a recommendation to resolve your complaint.
- The Ombudsperson 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 Ombudsperson'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 Ombudsperson, 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.