

**Market Code of Conduct – Complaint Handling Procedure**

At Osoyoos Credit Union, we are committed to being attentive and expanding the cooperative spirit between our members, our team and the connections we build and grow within every community we're located in. Our standards are captured within our credit union's Code of Conduct.

This code is our promise to you as outlined in the following principles:

- **Business Practices:** We are committed to providing fair treatment to all our members and customers using our products and services. It is a core component of our governance and corporate culture.
- **Fair Treatment and Fair Sales:** Treating members and customers fairly and demonstrating fair sales practices at all times are integral parts of our business practices.
- **Access to Banking Services:** We ensure that all credit union members and customers are granted access to fundamental financial services.
- **Transparency and Disclosure:** The credit union uses plain-language descriptions of products and services in its communications to ensure people make informed decisions.

**Have your feedback and concerns heard**

If you have any feedback or concerns about service you've received from Osoyoos Credit Union (OCU), we would like to hear from you. We are committed and dedicated to communicating positive comments to the appropriate team member(s); and to resolve and manage complaints fairly and quickly. We view all feedback as an opportunity to review policies, procedures, and best practices and to improve our service experience to our community and members going forward. Any concern could be impacting multiple members and provides an opportunity to improve the experience for all OCU members.

**Complaint Resolution Process**

The steps below outline how you can communicate your comments or concerns.

**Step 1: Talk to any of our Employees**

When you have feedback to share, please reach out to any of our employees. All OCU employees are empowered to acknowledge feedback as they are the first point of contact to help resolve any concerns you may have. If they are unable to directly resolve your concern, your issue may be escalated to a manager/supervisor or another senior manager.

**Step 2: Escalate to the Chief Operations Officer (COO)**

In the event your concern remains unresolved, or you still have feedback you'd like to share, you may contact our COO who will review the issues and communicate your concern to the Board of Directors where required. The COO is committed to providing a response to you within 30 days of receiving your feedback. Please email your feedback or concern to [memberfeedback@ocubc.com](mailto:memberfeedback@ocubc.com).

**External Complaints Body**

If your concern remains unresolved and you would like to escalate your complaint further, you can contact the Ombudsman for Banking Services and Investments (OBSI). OBSI will undertake an independent review of your complaint. You may submit your concern to OBSI if:

1. We are unable to provide a resolution within 90 days, or
2. You have not received a response from us within 90 days of submitting your feedback.

**Contact for OBSI**

**Mail:** OBSI  
20 Queen Street West, Suite 2400,  
P.O. Box 8  
Toronto, ON Canada M5H 3R3

**Email:** [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

**Toll Free:** 1.888.451.4519

**Website:** [www.obsi.ca](http://www.obsi.ca)