

Member Complaints

Information on dealing with complaints and concerns.



Resolving Problems

Conexus Credit Union is your Saskatchewan based financial institution. We are committed to delivering exceptional service to our members and we hope you are happy with your experience!

Member experiences are a vital source of feedback for Conexus. If your experience with us does not meet our service commitment, we want to hear from you. It is important that you tell us so we can resolve problems in a timely manner.

How can you Resolve Problems?

Please let us know if you have any questions, complaints or concerns about your dealings with Conexus. While most questions can be answered by a Conexus representative where you do business, for complaints and concerns, it is preferable to follow the suggested process. Taking these steps will ensure that your concerns are addressed in a fair, effective and prompt manner.

Suggested Process

Step 1	Conexus Credit Union
Step 2	SaskCentral Ombudsman
Step 3	Ombudsman for Banking Services and Investments



Step 1 Conexus Credit Union

- A. **Gather Your Facts**
Before you call or come in with a complaint, put together any relevant paperwork. Try to determine the date when the problem started. Get the names of any staff members involved and get a clear picture in your mind of what the circumstances are – and what you'd like us to do.
- B. **Start Where the Problem Started**
It's easiest to check facts and make corrections at the place where the problem started – your credit union, your investment adviser, your insurance agent, etc. – wherever the issue started out, make that your first call. Conexus' complaint handling process will provide fair treatment to members and ensure complaints are dealt with in a courteous and timely manner.

The sooner you contact us the sooner we can begin working on a solution.

- C. **Don't Give Up**
If the employee you approach cannot help you resolve things, ask to speak with the manager, team leader or senior officer present. They will have the authority to solve most problems right away.

If you have completed the above and are still not satisfied, you may contact the Conexus Ombudsman Office which provides an impartial avenue of review for unresolved concerns.

- D. **Contact the Conexus Ombudsman Office**
If your problem is not resolved after consulting your branch or the office involved, you are encouraged to contact the Conexus Ombudsman Office. The Ombudsman Office can only review your concern after you have received a response from one of our Conexus representatives.

All complaints to the Ombudsman Office should be in writing. Please explain in your correspondence why the problem has not been adequately resolved to your satisfaction.

Based on discussions with customers, the Conexus Ombudsman may make recommendations as warranted to improve operational processes or products and services.

The Ombudsman Office handles escalated customer problems for all Conexus business lines.

Corporate Compliance Department/Conexus

Conexus Ombudsman
Conexus Credit Union
1960 Albert St. 2nd Floor
Regina, SK S4N 5X2
Phone: 1-800-667-7477
Email: complaints@conexus.ca

Step 2 SaskCentral Ombudsman

The SaskCentral Ombudsman

Unresolved problems involving the credit union can be escalated to the Saskatchewan credit union system's Ombudsman. The SaskCentral Ombudsman seeks satisfactory resolution of complaints with a view to fairness and does not advocate for either the complainant or the credit union when investigating disputes.

This service is free of charge to the complainant but there is no provision for the award of costs to solicitors or other professionals and recommendations are not binding on credit unions.

Office of the Ombudsman - SaskCentral

2055 Albert St., P.O. Box 3030

Regina, SK S4P 3G8

Phone: 1-866-403-7499

Email: ombudsman@saskcentral.com

Step 3 Ombudsman for Banking Services and Investments

Ombudsman for Banking Services and Investments

Certain disputes that remain unresolved after being reviewed by the SaskCentral Ombudsman can be forwarded to the Ombudsman for Banking Services and Investments (OBSI).

The OBSI is available to settle certain complaints that cannot be settled through the internal credit union complaint handling process. The OBSI is an independent federal organization that investigates customer complaints against financial service providers, including banks, credit unions and other deposit-taking organizations, investment dealers, mutual fund dealers and mutual fund companies. This service is also free of charge.

Ombudsman for Banking Services and Investments

401 Bay Street, Suite 1505

PO Box 5

Toronto, ON M5H 2Y4

Phone: 1-888-451-4519

E-mail: ombudsman@obsi.ca

Website: www.obsi.ca

Note:

Referral to the SaskCentral Ombudsman must be made within 6 months of the credit union's final decision.

The SaskCentral Ombudsman and OBSI do not investigate complaints about credit decisions, service fees, interest rates, and other matters of general policy, issues that are in litigation, or transactions for which records no longer exist (usually after six or seven years).

Additional Resolution Resources

For home and auto insurance:

General Insurance Council of Saskatchewan

301-2631-28th Avenue

Regina, SK S4S 6X3

Complaints – phone: (306) 352-7870

Website: www.insurancecouncils.sk.ca

For privacy:

The Privacy Commissioner of Canada

30 Victoria Street

Gatineau, QC K1A 0M6

Phone: 1-800-282-1376

Website: www.privcom.gc.ca

What Our Customers Can Expect

Commitment

There will be commitment at all levels of the organization to the fair and effective resolution of problems

Accessibility

The problem resolution process will be easy to access, understand and use

Responsiveness

The problem resolution process will be responsive and provide complainants with final responses within a reasonable period of time

Fairness

The problem resolution process will provide fair treatment and ensure complaints are reviewed in a fair and balanced manner

So many ways to deal with us!



Online Banking
conexus.ca



Conexus Mobile App



Mobile Web Banking
conexus.ca/m



Member Contact Centre
1.800.667.7477



Voice Response
1.800.567.0101



ATM Network
Find the nearest to you on
conexus.ca



Extensive Branch Network
Find the nearest to you on
conexus.ca