

August 12, 2016

Edward Noble

Lloydminster, Saskatchewan  
S9V 0X7

Dear Mr. Noble

**Re: Member Complaint**

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This letter is to acknowledge that my office has received your complaint, which was hand-delivered to our Lloydminster branch on Monday, August 8, 2016.

Our goal at Synergy Credit Union is to deliver a consistent and positive member experience and we take member complaints very seriously. When one is received we seek to carefully examine our actions to ensure consistency with our member-centric goals, accountability where necessary, and accept responsibility and make it right if we are found to be at fault.

As I discussed with you on the telephone on August 11, 2016, the credit union's complaint handling process is a formalized and sequential process conducted in accordance with our Market Code, which is applicable to all Saskatchewan Credit Unions. When a formal complaint is received it is reviewed to ensure if it falls within the complaint handling eligibility criteria. Key components of the eligibility criteria include determining:

- The complaint is received within a reasonable time frame upon which the complainant became aware they had cause for complaint.
- The complainant is an eligible complainant.
- The complaint is an eligible complaint.

At the current time, based on the information contained in your written complaint, it has been determined that you are not an eligible complainant because it is filed on behalf of an unnamed member and is specific to their mortgage with Synergy Credit Union. As per our telephone conversation, in order for Synergy to proceed further in the complaint handling process, the affected member would either have to file a complaint directly with us or, if

**Together, we will.**

1.866.825.3301

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they did not feel comfortable in doing so; they could appoint a representative to act on their behalf with regards to handling their complaint against Synergy Credit Union. I have attached an appointment and authorization form that we would require to be completed by the member should that be their preferred option.

In terms of time lines, the credit union commits to resolving problems as soon as possible. **Complaints do vary in their complexity and the time taken to handle them will reflect this.** To keep you informed, the following is our Market Code standards with respect to timing requirements for complaints:

- **Complaints will be acknowledged within 5 working days of receipt,**
- Investigation results are to be communicated along with any appropriate offer of **redress within 8 weeks of receipt of a complaint,** and
- **An overall time limit of 8 weeks from receipt of the complaint to the issue of a final response is required.** If the credit union has failed to resolve the complaint within eight weeks the complainant may escalate the complaint to the SaskCentral Ombudsman.

As we discussed, if Synergy Credit Union receives a completed *Appointment of a Representative and Authorization to Act on Behalf of a Member to Resolve a Complaint* form by the close of business on Friday, August 19, 2016, I will keep this complaint open and moving forward in the complaint handling and resolution process.

Should you have any questions or concerns, please feel free to contact me at any time. My contact information is listed below.

Respectfully,

  
Jason Bazinet  
Chief Financial & Risk Officer  


**ATTACHEMENTS:**

- Appointment of a Representative and Authorization to Act on Behalf of a Member to Resolve a Complaint form
- The Credit Union's Three Step Complaint Handling Process