

Complaint Handling Process

At Golden Horseshoe Credit Union, we are committed to providing you with the best experience possible.

If you have a complaint or concern, please follow the steps below and we will work with you to resolve the issue as quickly as possible.

Step 1: Talk to a Member Service Representative

Most complaints or concerns can be resolved quickly by talking to the staff member you have been dealing with. You can attend either branch in person, or phone either of the branches directly.

Crown Point Branch (905)549-6506

Mall Road Branch (905)389-8900

Step 2: Contact the Member Relations Officer

If you still don't feel that your complaint has been resolved, please make a written complaint and forward it to our Member Relations Officer. You can obtain a complaint form at one of our branches or by visiting our website www.ghcu.ca. Return the completed form to either of the branches in the envelope provided in person or by mail or email it to info@ghcu1.ca.*

Upon receipt of your complaint, the MRO will reach out to let you know they have received your complaint and an approximate time frame for resolution. They will start an investigation, review the findings with the CEO and prepare a written response for you. If your complaint involves the MRO or the CEO, the appropriate Senior manager will complete this process with the assistance of the Board of Directors. Depending on the breadth and scope of the issue, the investigation could take up to 4-6 weeks.

Some matters fall outside of the Managements mandate. These can include:

credit granting policies or lending decisions, matters of policy such as interest rates, fees and account closures, regulatory requirements that GHCU is bound to follow, issues that are in litigation or have been decided by the courts.

Additional Information:

If you want more information or are still not satisfied with the recommendation provided by GHCU, the following external agencies can provide you with information and a further review of your complaint.

Financial Services Regulatory Authority of Ontario

This is the regulatory body that oversees the credit union sector in Ontario.

Telephone: 416-250-7250

Toll free: 1-800-668-0128

Website: <https://www.fsrao.ca/>

Mail: FSRAO

25 Sheppard Ave W, Suite 100

Toronto, On M2N 6S6

Office of the Privacy Commissioner of Canada (OPC)

The OPC oversees compliance with Canada's Privacy Laws and can be contacted if you have a privacy complaint.

Toll Free: 1-800-282-1376

Online form: on the OPC website

Mail: OPC

30 Victoria Street

Gatineau, QC K1A 1H3