



Loan Decision Appeal Process

Staff Review

Loan Applicants should first ensure that they have clearly communicated their concerns of the undesirable result of their loan application to the Business Loans Officer for further clarification.

Management Review

If the Loan Applicant feels that the Business Loans Officer has not satisfactorily addressed their concerns, they should bring their concerns to the attention of the General Manager.

Committee Review

If the Loan Applicant feels that the General Manager has not satisfactorily addressed their concerns, a written appeal may be made to the Investment Fund Committee.

Board Review

Should the Loan Applicant feel that the Investment Fund Committee has not satisfactorily addressed their concerns, an appeal may be made directly to the Board of Directors. Where an appeal is made to the Board, the following steps will be taken:

- The applicant must provide a written appeal to the Board of Directors
- The Committee will provide a written submission to Board
- The Board of Directors will review the Client and Investment Fund Committee's written submissions

Final Decision

Based on all the information listed above, the Board of Directors will assess the appeal request. The decision of the Board of Directors is final.