

# Canadian Credit Unions: Market Code of Conduct

*The Canadian Credit Union Association (CCUA) has developed a Market Code of Conduct (MCC) in collaboration with Canadian Credit Unions. The purpose of the Code is to provide proof of the commitment of credit unions to the fair treatment of customers, employees, and suppliers when conducting business.*

Notable best practices set out by the MCC are in the following:

- **Fair Treatment Practices:** Credit unions treat all individuals fairly, do not discriminate, and demonstrate fair sales practices in all business relationships
- **Complaint Handling:** Credit unions will have fair and transparent processes for dealing with, resolving, recording, and reporting on complaints.

As a principles-based approach, the MCC is meant to be flexible and adaptable to each credit union. When it comes to maintaining an ethics and compliance program, whistleblower hotlines provide credit unions with ability to build these best practices into their business plan and workplace culture.

## **Whistleblowing**

Whistleblowing hotlines allow employees to anonymously report suspected incidents of actual or potential improper or unethical conduct without fear of retaliation or negative consequences. Whistleblower programs respect the rights of those who report concerns, and those about whom concerns are raised in a fair and non-discriminatory way.

## **Handing Complaints**

While many complaints can be solved at the point of contact, others can't be solved at this stage, therefore, management should establish a process for handling these complaints through a structured and fair process. Whistleblower programs provide managers with the ability to use tools to identify trends, or hotspots and address them quickly, and facilitate processes for improvements.

# Our Services Include



## Ethics Hotlines

We offer a robust Hotline Service to provide your organization with a trustworthy ethics reporting process, ensuring employees, customers and suppliers feel safe and secure when reporting ethics and compliance related issues.



## Case Management

Our *IntegrityCounts*™ Case Management application is a modern, highly intuitive system providing your organization with simple, customizable web-based confidential ethics reporting system that increases employee engagement to nurture a culture of ethics and integrity.



## Powerful Analytics

With powerful insight into the organization's culture, the *IntegrityCounts* system offers a centralized, searchable database of all cases, and allows for the ability to view all historical or current reports.



## Speedy Implementation

Our high quality and attentive implementation process helps to get your organization up and running quickly with ongoing support available when you need it.

### FOR MORE INFORMATION

Contact WhistleBlower Security at 1-888-921-6875, email us at [info@whistleblowersecurity.com](mailto:info@whistleblowersecurity.com), or visit our website at [www.whistleblowersecurity.com](http://www.whistleblowersecurity.com)

