

Addendum A

Ethics Complaint and Committee Process

Complaint Procedure

To be considered for review by the Ethics Chair, and subsequently the Ethics Committee, complaints must be received in writing and addressed to the Chair.

Upon receipt, the office will reply either electronically or in letter form, letting the submitter know that the complaint has been forwarded to the Ethics Chair and that he/she will be contacting them shortly. The Chair will determine if the complaint is about a member of CMBA-BC or about a non-member. If it is regarding a non-member, a short letter to indicate they are a non-member will be sent to the submitter, referencing that we are unable to proceed with an ethics review, but providing contact information for the Registrar of Mortgage Brokers if they wish to lodge a formal complaint with the government.

The process dealing with non-members stops here.

The Ethics Chair will determine if a complaint is a Registrar of Mortgage Brokers (fraud/money) issue, or if it is an internal (ethical) issue. If it is a Registrar issue, it will be forwarded to the Registrar of Mortgage Brokers either by the committee, or by the individual submitter. The chair will ask them to keep us informed during their review process.

If the complaint is an ethical issue within CMBA-BC, the chair will review the complaint against our Code of Ethical Principles and Rules of Professional Conduct, bring it before the committee for further review, and make a recommendation to the board of directors.

The investigation into the complaint will involve due diligence on a case by case basis, committee interpretation regarding the principles set forth, and interview with the individual to whom the complaint is about. The Chair will solicit one or more board members to act on the committee for the specific purpose of making contact with the mortgage broker at issue. Committee members may assist with research outside of actual contact with the broker. The Chair will make every effort to assign research and contact duties outside of the broker's community in an effort to remove any potential for "local" stigma (i.e. Vancouver might look after the Okanagan and island and vice versa).

License suspension by the regulator (guilty verdict) will be recognized by CMBA-BC and actions of the Ethics Committee will follow protocol of membership termination and the publication of such notice.

License under review (pending ruling by regulator), no action will take place on the part of CMBA-BC.

The online New Membership Application and the Membership Renewal Form has an ethics and professional conduct statement for individuals to agree to in order to be considered for membership. This field is mandatory.