

## **LOAN APPEAL PROCESS**

Clients with concerns regarding loan decisions shall raise them through the following process:

1. Appeal informally to the General Manager.
2. If the concerns are not satisfied, they may:
  - a. For loans approved by the General Manager: Request that the decision be reviewed by the Investment Review Committee
  - b. For loans approved by the Investment Review Committee: Request that the decision be reviewed by the Board of Directors
  - c. For loans approved by the Board of Directors: Request that the decision be reviewed by the Executive Committee
3. Applicant will receive written notification of decision within one week from date of review. Decision reviews may not be further appealed within the corporation, but the notification will include information on how the client can request that the loan decision be forwarded to the CF Manitoba loan appeals process.