## ☐ Step 1

Start by taking your complaint directly to the person or department you've been dealing with. Be sure to let them know how you expect them to make things right.

## ☐ Step 2

If you're unhappy with their initial response, escalate your complaint. All firms that participate in our dispute resolution service should have an internal complaint process in place. Ask for a written copy of it so you'll know who to contact next.

## ☐ Step 3

Still unhappy with how your firm is handling your complaint? If you're not satisfied with your firm's final response or at least 90 days have passed since you first complained and you have not received a final response from the firm, you can submit your complaint to OBSI. In cases where your firm has given you its final response, you have 180 calendar days to bring your complaint to us.

OBSI is:

✓ Free

✓ Independent

✓ Fair



## WHAT COMPLAINTS DOES OBSI LOOK AT?

We look into complaints about most banking and investment matters including:

- Debit and credit cards
- Mortgages
- Stocks, mutual funds, income-trusts, bonds and GICs
- Loans and credit
- Investment advice
- Fees and rates
- Transaction errors
- Misrepresentation
- Accounts sent to collections

If you're not sure if we can help with your problem, just contact us and ask.

## WHAT DOES OBSI NEED FROM ME?

We'll first ask you to fill out our complaint form. This gives us the information we need about your complaint – including what you'd like your firm to do to make things right.

We'll also ask you for any supporting information you have, as well as a copy of all correspondence you received from your firm explaining its final response to your complaint.

You can find our complaint form on the website or request one by calling us.

Visit **www.obsi.ca** for more information.

## WHICH FINANCIAL SERVICES FIRMS DOES OBSI COVER?

OBSI covers approximately 600 firms including:

- Banks, domestic and foreign owned
- Credit Unions
- Federal trust and loan companies and other deposit taking organizations
- All Investment Industry Regulatory Organization of Canada (IIROC) member firms
- All Mutual Fund Dealers Association of Canada (MFDA) member firms
- RESP Dealers Association of Canada (RESPDAC) member firms

Visit **www.obsi.ca** for the complete list.

## HOW CAN OBSI HELP ME?

- We resolve disputes between participating banking services and investment firms and customers if they can't solve them on their own.
- We look carefully at both sides of the story and consider what would be a fair and reasonable outcome.
- If we decide the firm has acted wrongly or made an error and you have suffered loss, damage or harm as a result, we'll recommend the firm compensate you and/or make amends. Our recommendations are not binding on either you or the firm, though almost 100% of our recommendations are accepted.
- We can recommend compensation for losses up to $350,000, though most recommendations are for much smaller amounts.
- If we do not believe compensation is warranted, we'll explain why we think so.

## HOW DO I CONTACT OBSI?

**Website:**
www.obsi.ca

**Toll-free telephone:**
1.888.451.4519

**Toll-free TTY:**
1-855-TTY-OBSI
(1-855-889-6274)

**Toll-free fax:**
1.888.422.2865

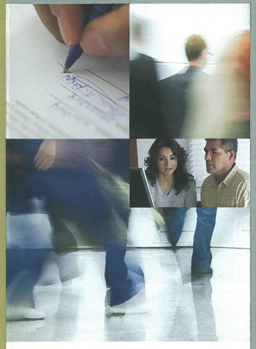
**Email:**
ombudsman@obsi.ca

**Mail:**
Ombudsman for Banking Services and Investments (OBSI)
401 Bay Street
Suite 1505, P.O. Box 5
Toronto, ON, M5H 2Y4

FSC MIX From responsible sources FSC® C014263

Have a complaint about your banking services or investments?

# We can help.



OMBUDSMAN
for Banking Services and Investments | des Services Bancaires et d'investissement

## WHO IS OBSI?

The Ombudsman for Banking Services and Investments (OBSI) is Canada's independent dispute resolution service for consumers and small businesses with a complaint they can't resolve with their banking services or investment firm.

Our service is free. As an alternative to the legal system, we work informally and confidentially to find fair outcomes to disputes about banking and investment products and services.

We may recommend compensation up to a maximum of $350,000.

We operate in both English and French, and are able to handle inquiries in over 170 languages.