



External Complaint Body Reportable Complaints Aggregate Report Guide¹

Consumer Provisions		
Classification	Examples	Section of the <i>Bank Act</i>
Reputation		
Good character and integrity	Failure to maintain a reputation for being operated in a manner that is consistent with the standards of good character and integrity.	455.01/455.1 BA <i>Par. 7(a) Complaints (Banks, Authorized Foreign Banks and External Complaints Bodies) Regulations</i>
Services		
Availability	<ul style="list-style-type: none"> ● Failure to make its services available across Canada. ● Failure to make its services available in both official languages free of charge. 	455.01/455.1 BA <i>Par. 7(b) complaints regulations</i>
Membership		
Acceptance	Failure to accept as a member any bank that makes a request for membership.	455.01/455.1 BA <i>Par. 7(d) complaints regulations</i>
Complaint Procedures		
Impartiality and independence	Failure to ensure that anyone who acts on its behalf in connection with a complaint is impartial and independent of the parties to the complaint.	455.01/455.1 BA <i>Par. 7(c) complaints regulations</i>
Referral to other external complaint body	Failure to provide the contact information of another external complaint body without delay.	455.01/455.1 BA <i>Par. 7(e) complaints regulations</i>
Written notification that complaint is outside terms of reference (TORs)	Failure to provide written reasons that a complaint is outside its TORs and to do so	455.01/455.1 BA <i>Par. 7(f) complaints regulations</i>

¹ This is a guide only. For greater certainty, please refer to the *Bank Act* and the relevant regulations. The examples in each section are not exhaustive.



	within the specified timeframe.	
Transfer and advise without delay	<ul style="list-style-type: none"> ● Failure to transfer a complaint to another external complaint body. ● Failure to advise the parties that their complaint has been transferred to another external complaint body. 	455.01/455.1 BA Par. 7(g) and (h) complaints regulations
Inform and assist	<ul style="list-style-type: none"> ● Failure to inform the parties to a complaint about the TORs. ● Failure to provide the necessary assistance to help the parties understand the TORs and procedures. 	455.01/455.1 BA Par. 7(j) complaints regulations
Relevance	Failure to deal with a complaint in a manner that affects only the parties to it.	455.01/455.1 BA Par. 7(k) complaints regulations
Final recommendation	Failure to provide final written recommendation no later than 120 days after the information needed to deal with the complaint is received.	455.01/455.1 BA Par. 7(l) complaints regulations
Monitoring and Review (Accountability)		
Consultations	Failure to consult with members and/or complainants at least once a year.	455.01/455.1 BA Par. 7(m) complaints regulations
Reporting to FCAC	<ul style="list-style-type: none"> ● Failure to report a systemic issue to the Commissioner. ● Failure to submit an annual report to the Commissioner. 	455.01/455.1 BA Par. 7(i) and (n) complaints regulations
Public reporting	<ul style="list-style-type: none"> ● Failure to make the annual report available to the public. ● Failure to inform the public about its constitution, governance and membership. ● Failure to make its TORs available to the public. 	455.01/455.1 BA Par. 7(o) and (q) complaints regulations



	<ul style="list-style-type: none">● Failure to make information on all sources of funding available to the public.● Failure to publish the results of evaluations.	
Evaluation	Failure to submit every five years to a performance evaluation by an independent third party.	455.01/455.1 BA Par. 7(p) complaints regulations
Clear language	Failure to provide information in language that is clear, simple, and not misleading.	455.01/455.1 BA s. 11 complaints regulations