

# HOW TO RESOLVE A PROBLEM WITH YOUR BANK



If you have a problem with a bank, you have the right to file a complaint. You can do so by using its complaint-handling process.

**1.** You have a problem with your bank that needs to be resolved.

**Speak with a representative from your bank.**

**2.** It has been **14 days** and the problem is not resolved, or it's not resolved to your satisfaction.

**Ask your bank to refer your complaint to the next step in their process. If you're still not satisfied with the resolution offered, your bank must provide you with a detailed written response.**

**3.** It has been **56 days** since you **first** filed your complaint and the issue is not resolved, or it's not resolved to your satisfaction.

**You have the right to escalate your complaint to an external complaints body (ECB). Find your bank's external complaints body [here](#). An ECB provides a free and impartial review of your complaint. The ECB can recommend a resolution for your complaint.**

**If the issue is not resolved to your satisfaction, you can consult with a legal professional for other options.**

You can also [report your complaint](#) to FCAC. FCAC uses information from your complaint to identify situations when [federally regulated financial entities](#) don't comply with their obligations. This information also helps FCAC monitor and evaluate trends and issues that have an impact on consumers.

The Financial Consumer Agency of Canada (FCAC) **does not resolve individual disputes** and does not provide redress or compensation.