

HOW TO RESOLVE A COMPLAINT 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 since you first filed your complaint and the problem is not resolved, or the complaint was closed within 14 days and you are not satisfied with the resolution.

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. The bank hasn't resolved your complaint to your satisfaction within 56 days of receiving it or they closed your file within the 56 days and you're not satisfied with the resolution offered.

You have the right to escalate your complaint to the Ombudsman for Banking Services and Investments (OBSI). OBSI provides a free and impartial review of your complaint and can recommend a resolution. You can find the contact information for OBSI [here](#).

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

You can also [provide this information](#) 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.