



Reportable Complaints Report Guide for Codes of Conduct & Public Commitments

Classification in WebCIMS	Definition	Section
Debit Card Code		
Funds Restricted	Failure to ensure cardholders are not unreasonably restricted from the use of the funds that are subject of the dispute.	7.3
Investigation/Procedures	Failure to provide information to cardholder when the financial institution is contacted regarding an unauthorized transaction.	6.5
	Failure to conclude the investigation in a maximum of 10 days unless a signed affidavit from the cardholder is requested, which may result in a temporary suspension of	6.7

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	the 10-day time limit until the requested information is received.	
	Failure to have clear, timely procedures for dealing with debit card transaction problems.	6.4
Liability for Loss/Balance of probabilities	Holding the cardholder liable for the loss when the cardholder did not contribute to the unauthorized use of the card.	5
	Failure to show, that on a balance or probabilities, the cardholder contributed to the unauthorized use of the card.	6.6

General	Failure to comply with the general provisions of the Debit Card Code.	2, 3, 4
Reason and Position/Written Information	Failure to inform the cardholder of the reasons for the issuer's position and to advise the consumer of the appropriate third party to contact regarding the dispute.	7.2
	Failure to provide information, in writing, on how the dispute resolution works.	7.1
Mortgage Prepayment Code		
Access to Actual Prepayment Charge	Failure to make available a toll-free telephone line through which borrowers can access staff members who are knowledgeable about mortgage prepayments.	E5
	Failure to orally provide a borrower with the actual prepayment charge that would apply to the borrower's mortgage at that point in time.	
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	Failure to provide to a borrower, on request, a written statement of their prepayment charge, accurate as at the time the statement is produced.	
Enhancing Awareness	Failure to assist borrowers in better understanding the consequences of prepaying a mortgage.	E3
	Failure to make this information available on their publicly accessible Canadian website where products or services are offered and upon request by consumers at the lender's places of business in Canada, including when consumers are pre-approved for a mortgage.	

	Failure to provide on its publicly accessible Canadian website links to information on mortgages provided on the website of the Financial Consumer Agency of Canada.	
Financial Calculators	Failure to post calculators on its publicly accessible website for borrowers, and to provide guidance to borrowers on how to use the calculators to obtain the mortgage prepayment information they want.	E4
Information Provided Annually	Failure to provide required mortgage prepayment information to borrowers annually.	E1
Information Provided at Prepayment	Failure to provide information in a written statement if a prepayment charge applies and the borrower confirms to the lender that the borrower is prepaying the full or a specified partial amount owing on their mortgage.	E2

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Public Commitments		
Complaint Procedures		
Complaint Procedures	Failure to provide complainant a response within a reasonable timeframe as per individual policies and procedures.	All FRFEs
Credit Card		
General	Failure to adhere to public commitments made by FRFEs that are designed to protect the interest of their customers.	All FRFEs

VISA e-Promise	Failure to protect consumers against fraudulent online, mail or phone transactions on their credit card.	Visa public commitment
Zero Liability/Fraud Protection	Holding consumers liable for unauthorized purchases on their credit card.	MasterCard, Visa American Express
General		
General	Failure to adhere to public commitments made by FRFEs that are designed to protect the interest of their customers.	All FRFEs
Security		
Online	Interac <ul style="list-style-type: none"> • Failure to provide a level of protection for losses resulting from circumstances beyond consumer control. • Failure to have appropriate disclosure of information by individuals' Financial Institution. • Failure to comply with the Canadian Code of Practice for Consumer Protection in Electronic 	Interac

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	Commerce by merchants offering this payment option.	
	Online Payments Failure to comply with the Online Payments commitment.	CBA Code – Member Banks
	Online Security Guarantee Failure to adhere to individual FRFEs' online security guarantee.	Individual FRFEs