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Subject: Consultation Document: Strengthening Our External Complaint Handling System

I appreciate the opportunity to provide an opinion on this consultation. A Dispute Resolver or Ombudsman service should be an independent entity and not one under direct contract with a bank or financial institution.

A for-profit dispute resolver gives the perception of a conflict of interest which will not encourage Canadians to employ the process. The Board should have a Public interest mandate that goes well beyond the resolution of individual complaints.

The decision reached by the Dispute Resolver should be binding on the bank or financial institution. Most complainants do not have the resources, either time or financial, to pursue their complaint in civil court.

Fairness must be a fundamental characteristic and should be added to the set of principles.

Yours truly,

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