



## How to Make a Complaint

All banks, and trust, loan and insurance companies and retail associations that are federally regulated (or that are incorporated at the federal level) must have a complaint-handling process in place for individuals and small businesses.

This process details how a customer may make a complaint, and it must be available in all branches of the institution, on its website, and must be sent in writing to anyone who requests it. Each organization's complaint-handling process is also filed with the Financial Consumer Agency of Canada (FCAC).

### Understanding the process

If you have a complaint or a problem with a federally regulated financial institution, you can take the steps outlined below to resolve it. The steps must be followed in order, and you should take notes during each step of the process so that you have a record of your conversations and progress in case you are asked.

For more detailed information on your own financial institution's complaint-handling process, call us toll-free at: **1-866-461-3222**.

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### Step 1: Local level

First, try to resolve your problem by dealing directly with the manager or customer service representative of your financial institution. This would involve speaking with branch staff or the branch's local representative, or someone at their call centre.

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### Step 2: Senior level and/ or internal ombudsperson

If following Step 1 does not resolve your complaint, you can ask to be referred to a senior staff member, a customer care group or an internal ombudsperson – person in charge of investigating complaints from consumers.

### Step 3: Third-party review

If you are not satisfied with the solution proposed after Step 2, in most cases, you can have your complaint reviewed by an independent third party, called an external ombudsperson.

The table below gives you the contact details of some of the major third party complaint review services in Canada's financial services sector. Who you contact will depend on the type of business you have been dealing with.

Type of business	Third-Party Reviewer	Telephone Number	Website
<b>Banks and trust companies</b>	Contact FCAC for information on the third-party reviewer for your own bank or trust company	<b>1-866-461-3222</b>	<a href="http://www.fcac.gc.ca">www.fcac.gc.ca</a>  Visit our section on 'How to Lodge a Complaint'
<b>Life and health products and services issued by life insurance companies</b>	Ombudservice for Life & Health Insurance (OLHI)	<b>1-888-295-8112</b> <b>In the Toronto area:</b> <b>416-777-9002</b> <b>In the Montreal area :</b> <b>514-282-2088</b>	<a href="http://www.olhi.ca">www.olhi.ca</a>
<b>Home, car and business insurance</b>	General Insurance OmbudService (GIO)	<b>1-877-225-0446</b>	<a href="http://www.giocanada.org">www.giocanada.org</a>

### Step 4: Provincial regulator (optional)

In some cases, depending on the type of financial institution you are dealing with, you can also contact your provincial regulator. For a list of the regulators in your province, please call FCAC toll-free, at: 1-866-461-3222, or visit the "Other Regulators" section of our website.

### Tips for making a complaint

- Do not skip any of the steps in the complaint-handling process, and follow the steps in order. This will speed up your request.
- Make sure you take notes at each step in the complaint-handling process. When you go through each step, you will need to know the following details:
  - the name of the people you spoke with in the previous steps
  - the dates these discussions took place
  - what, if anything, was decided.
- Always keep the original copy of any document related to your complaint. If you must send a document, send a copy, not the original.

**Note:** The complaint-handling process is a less expensive alternative than going to court to have your complaint resolved. However, if you decide to go to court, you can no longer follow the complaint-handling process described in this document.

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**Other FCAC  
information of  
interest**

**Tip sheets**

- Tips for Dealing with a Debt Collector
- Tips for Dealing with a Branch Closure

## Notes

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### About Financial Consumer Agency of Canada (FCAC)

With educational materials and interactive tools, the Financial Consumer Agency of Canada (FCAC) provides objective information about financial products and services to help Canadians increase their financial knowledge and confidence in managing their personal finances. FCAC informs consumers about their rights and responsibilities when dealing with banks and federally regulated trust, loan and insurance companies. FCAC also makes sure that federally regulated financial institutions, payment card network operators and external complaints bodies comply with legislation and industry commitments intended to protect consumers.

### Contact Us:

Website:  
[fcac.gc.ca](http://fcac.gc.ca)

Toll-free:  
1-866-461-3222

TTY:  
613-947-7771 or  
1-866-914-6097

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