

Thank you for contacting BC Financial Services Authority (BCFSA). Your complaint is important to BCFSA as it might be the first indicator of a potential market conduct issue. We carefully consider each complaint and may take action if we identify a breach of the *Credit Union Incorporation Act*, *Financial Institutions Act*, or other legislation that BCFSA administers. BCFSA may also refer a complaint to other regulatory bodies when appropriate. BCFSA will make the assessment of whether a complaint is referred, investigated and result in any disciplinary action.

Even when BCFSA does not take action on your complaint, it may disclose your complaint and the information in it, including to the persons you name in your complaint. Important information about the authority for BCFSA to collect, use and disclose your information, including personal information, is included below.

BCFSA is the Crown Agency that regulates British Columbia's financial services sector. BCFSA administers the Acts included in the *Financial Services Authority Act*. For regulated financial institutions, BCFSA enforces requirements for business authorization, supervises compliance with legislation and BCFSA expectations, and may engage the sanctions powers stated in the *Financial Institutions Act*.

BCFSA does not provide legal advice for consumers. If you require legal advice, you should consult a lawyer/legal counsel. Time limits may apply.

BCFSA does not generally intervene in individual disputes, service quality issues, and/or business decisions made by credit unions or trust company/corporations. BCFSA may consider whether such complaints indicate a (potential) market conduct concern that warrants action.

BCFSA accepts complaints in any format, however, completing this form ensures adequate, initial information is provided for assessment of complaints.

Contact us at (604) 398-5029 or CUandTrusts@bcfsa.ca with any questions about making a complaint.

INSTRUCTIONS

1. This form will expand as you complete the sections, however, if you do run out of space, please attach additional sheets.
2. Upon completion, please email this form and all attachments to CUandTrusts@bcfsa.ca

Other ways to submit a complaint:

BC Financial Services Authority
600-750 West Pender Street
Vancouver, B.C. V6C 2T8

Phone: 604-398-5029 / Fax: 604-660-3365

Freedom of Information and Protection of Privacy Act (FOIPPA) and Financial Institutions Act

The information requested on this form is collected under the authority of sections 26(a), 26(b), and 26(c) of the *Freedom of Information and Protection of Privacy Act* and the *Financial Institutions Act*. The information is collected for the purpose of processing, investigating, and responding to your complaint and administering the *Financial Institutions Act*. Complaints are treated as confidential and maintained as such, subject to the Acts, enforcement proceedings and the *Freedom of Information and Protection of Privacy Act*. If you have any questions about the collection or use of this information, please contact the Privacy Officer at FOI@bcfsa.ca.

PART 1 – YOUR INFORMATION

Last Name	First Name
Mailing Address	City & Postal Code
Phone Number	Secondary Phone Number
Email Address	

Please advise how you prefer we contact you	<input type="checkbox"/> Phone <input type="checkbox"/> Email
Are you the:	<input type="checkbox"/> Employee of the institution <input type="checkbox"/> Lawyer/legal counsel <input type="checkbox"/> Policyholder/depositor <input type="checkbox"/> Other regulator or government agency <input type="checkbox"/> Other

Individuals may fill out this form for themselves or may act on behalf of another person in certain circumstances. If you are acting on behalf of another person, you must inform BCFSA and attach proof of your authority to act on that person's behalf. BCFSA may require you to submit a separate Consent Form. For more information about the process and required type of proof, please contact BCFSA at CUandTrusts@bcfsa.ca

PART 2 – SHARING OF PERSONAL INFORMATION

I consent to the disclosure of my personal information in connection with this complaint, for the purposes of investigating this complaint under the *Financial Institutions Act* or applicable enactment, including to the subject(s) of/persons named in my complaint, public bodies, law enforcement agencies, or governing body of professions or occupations, as applicable in BCFSA's determination, effective today (the date of signature). I understand that in addition to the disclosure required to assess and investigate my complaint, as needed, my personal information may be disclosed where permitted by and for the purpose of the enactments BCFSA administers, in legal proceedings, and where required by a court order or by law. Disclosure may include persons (including the credit union or trust company/corporation) named in my complaint to respond to any investigation and as information relevant to their own market conduct and compliance.

☐ Yes ☐ No

If you do not wish your personal information to be shared, please provide reasons:

Please note that BCFSA is subject to the disclosure and protection provisions of the *Freedom of Information and Protection of Privacy Act* and the *Financial Institutions Act*. This form constitutes a record under that legislation.

PART 3 – SUBJECT OF THE COMPLAINT

Credit Union or Trust Company/Corporation

Name of Employee

Mailing Address	City & Postal Code
Phone Number	Email Address

PART 4 – WHAT IS THE COMPLAINT ABOUT?

Please briefly describe the alleged wrongdoing.

PART 5 – DETAILS

Please provide details of the complaint including dates, as available. Include key meetings, communications (phone, e-mail, in person), other parties involved, key decisions, document exchanges, activity location, and other information that will help us understand and evaluate your complaint.

DATE	EVENT

PART 6 – SUPPORTING DOCUMENTS

It is important that you provide evidence to support your allegations. We ask that you attach copies of the documents to support the complaint. This can include the membership agreements, any relevant documents issued by the credit union or the trust company/corporation, and any correspondence between you and the financial institution. You should retain the original documents for your own records; however, we may need your original documents for an enforcement proceeding, in which case we will notify you if that becomes necessary.

PART 7 – OTHER PARTIES

Please provide information about other individuals/parties who can provide information in relation to your complaint.

Name	Contact Information (phone/email)	Name	Contact Information (phone/email)

PART 8 – OTHER ACTIONS YOU HAVE TAKEN

Have you made a complaint with the credit union, trust company/corporation, other regulatory agencies, or industry groups?

☐ Yes ☐ No

If “Yes”, please provide details (e.g. response from institution, agency/group, status of complaint, key dates, etc.).

Please provide supporting documents.

If no documents provided, please state the reason:

Are you involved in legal action related to issues raised in your complaint? ☐ Yes ☐ No

Please provide details (e.g. type of legal action, parties, status, key dates, etc.).

Please provide supporting documents as relevant. We encourage you to consult your lawyer/legal counsel beforehand.