



# Consumer Inquiries and Complaints

From October 1 - December 31, 2003

Between October 1 and December 31, 2003, the Financial Consumer Agency of Canada (FCAC), received **3,975** contacts, up from 3,749 contacts during the previous quarter, from July 1 to September 30, 2003.

Ninety-eight per cent (3,891) of the communications were from consumers, contacting FCAC with their inquiries and complaints regarding the financial services industry. While most consumers (3,672) were looking for information, some (219) contacted FCAC with compliance-related or adherence matters.

The remaining two per cent (84) of communications were from federally regulated financial institutions.

## For the period: October 1 - December 31, 2003

### Consumer Inquiries and Complaints

General inquiries	2,217
General complaints	1,455
Inquiries about compliance/adherence matters	20
Complaints about compliance/adherence matters	199

<b>Total Consumer Inquiries and Complaints</b>	<b>3,891</b>
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### Complaints and Filings from Financial Institutions

Self-reported complaints	43 <sup>1</sup>
Filings by financial institutions	41 <sup>2</sup>

<b>Total Complaints and Filings from Financial Institutions</b>	<b>84</b>
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<b>Total Contacts</b>	<b>3,975</b>
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### Method of Contact

Phone calls	3,485
Letters	189
E-mails	235
In-person visits	3
Other	63 <sup>3</sup>

<b>Total</b>	<b>3,975</b>
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<sup>1</sup> Includes consumer complaints that have been escalated to the reportable level of a financial institution's internal complaint-handling process.

<sup>2</sup> Includes documents that financial institutions are required to submit to FCAC, such as public accountability statements and branch closure filings.

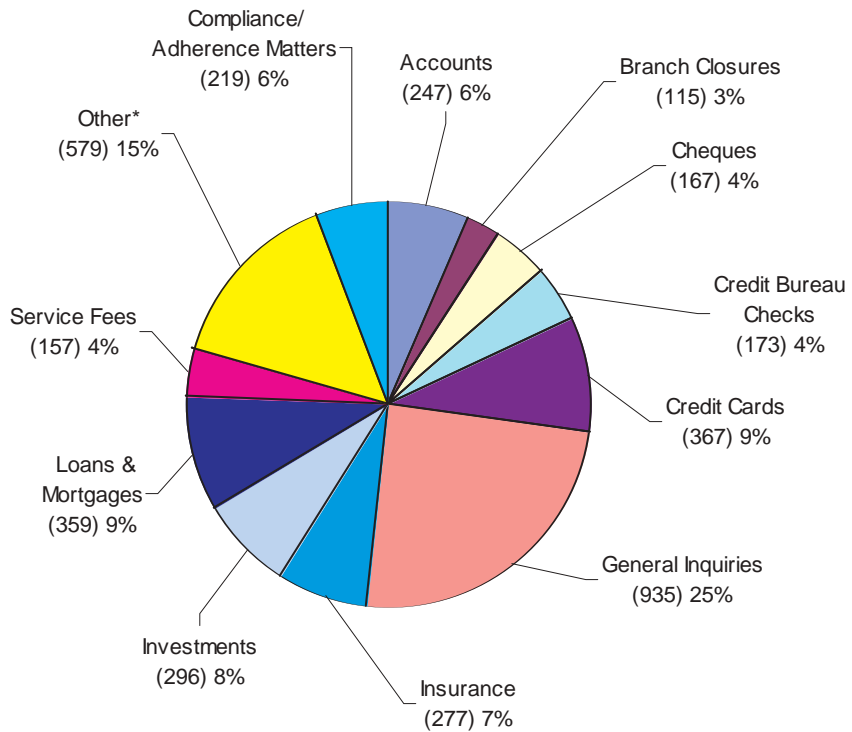
<sup>3</sup> Includes examinations, filings and cases initiated by FCAC.



### Consumer Inquiries and Complaints

The following chart provides a breakdown of the types of consumer inquiries and complaints received for the period.

**Consumer Inquiries and Complaints by Topic**  
(October 1 - December 31, 2003)  
**Total: 3,891**



\* Includes miscellaneous inquiries and complaints received regarding automated banking machines (ABMs), complaint procedures, debit cards, electronic and telephone banking, estate matters, exchange rates, interest rates, privacy, quality of service, regulatory inquiries, small/medium-sized enterprises and tied selling.

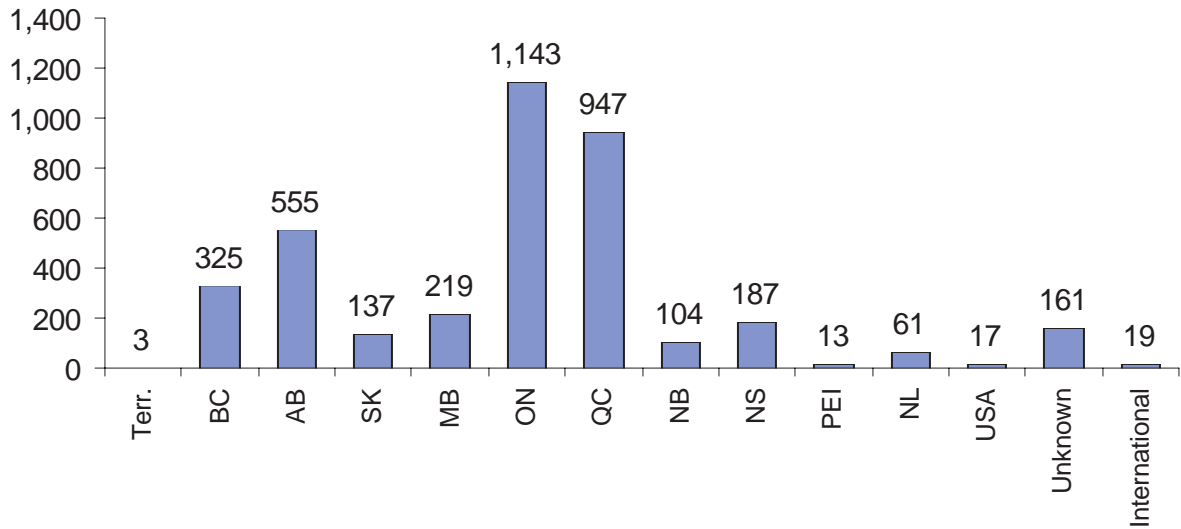


# Consumer Inquiries and Complaints

From October 1 - December 31, 2003

The following graph provides a regional breakdown of consumer inquiries and complaints received for the period.

**Consumer Inquiries and Complaints by Province or Territory**  
(October 1 - December 31, 2003)  
**Total: 3,891**



Twenty-nine per cent of the contacts FCAC received this past quarter were from consumers living in Ontario, while 24 per cent were from Quebec and 14 per cent were from Alberta. A table providing a detailed breakdown of the number of contacts FCAC received by province and by category is available on our Web site. To view this table, and for information on all of our publications, visit the Publications section of our Web site at: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca).



### Compliance/Adherence Matters

For the period: October 1 - December 31, 2003	
<b>Compliance Cases Opened</b> (includes self-reported complaints, consumer complaints)	<b>242</b>
<b>Compliance Cases Closed</b> (includes cases outstanding from previous periods)	<b>349</b>
Number of violations of the law	6
Number of cases of non-adherence to industry's codes of conduct	11

FCAC opens and reviews hundreds of compliance cases each year covering a wide range of consumer issues under federal financial legislation. In cases when a compliance officer, after gathering the facts of a case, believes that a financial institution may have violated a consumer provision, these cases are forwarded to the Commissioner for review and a decision.

The Commissioner's Decisions posted on our Web site represent only those cases that were escalated to the Commissioner for his final decision. These decisions are published to inform consumers about their rights when dealing with federally regulated financial institutions. They also provide a sample of the types of compliance issues FCAC has reviewed, and the work FCAC has been doing to protect financial consumers.

For an overview of the Commissioner's Decisions, visit the Compliance section of our Web site at: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca).

The Financial Consumer Agency of Canada was created in October 2001 to oversee consumer protection measures in the federally regulated financial services sector and to expand consumer education activities. This document presents many of the most common questions and concerns raised by consumers who have contacted us.

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