



## FCAC Quarterly Statistics

For the period from January 1 - March 31, 2005

Between January 1 and March 31, 2005, the Financial Consumer Agency of Canada (FCAC), received **5,473** contacts. This document provides a breakdown of the types of contacts FCAC received, the method used to contact FCAC and the province where the inquiries and complaints originated.

### For the period: January 1 - March 31, 2005

#### Consumer inquiries and complaints

General inquiries	3,780
General complaints	1,124
Inquiries about compliance matters	5
Complaints about compliance matters	147

<b>Total consumer inquiries and complaints</b>	<b>5,056</b>
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Media contacts	28
Requests for publications	226

<b>Total consumer contacts <sup>1</sup></b>	<b>5,310</b>
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#### Complaints and filings from financial institutions

Self-reported complaints <sup>2</sup>	110
Filings by financial institutions <sup>3</sup>	53

<b>Total complaints and filings from financial institutions</b>	<b>163</b>
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<b>Total contacts</b>	<b>5,473</b>
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#### Method of contact

Phone calls	4,892
Letters	173
E-mails	277
In-person visits	1
Other <sup>4</sup>	130

<b>Total</b>	<b>5,473</b>
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<sup>1</sup> Includes consumer inquiries and complaints, media contacts and requests for publications.

<sup>2</sup> Includes consumer complaints that have been escalated to the reportable level of a financial institution's internal complaint-handling process.

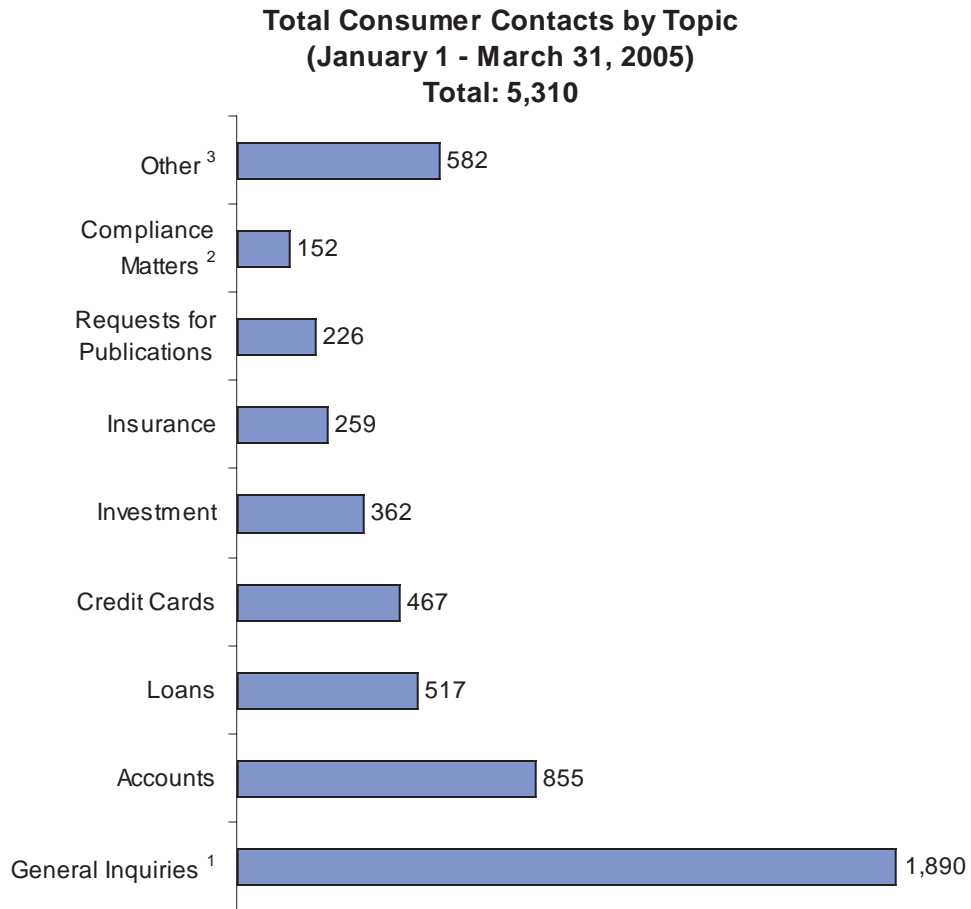
<sup>3</sup> Includes documents that financial institutions are required to submit to FCAC, such as public accountability statements and branch closure filings.

<sup>4</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.

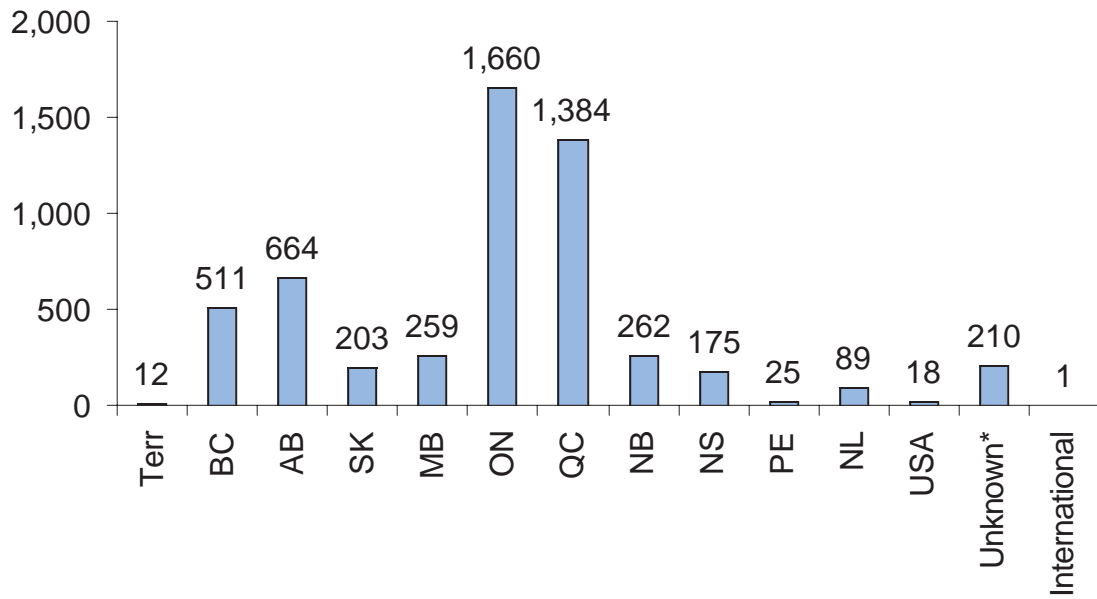


- <sup>1</sup> Includes generic inquiries and complaints that FCAC receives in its role as the source for reliable information. Examples include requests for information, copies of complaint-handling procedures for financial institutions and inquiries regarding the reputation or viability of a financial institution.
- <sup>2</sup> Includes inquiries and complaints about compliance matters, excluding self-reported complaints and filings by financial institutions.
- <sup>3</sup> Includes miscellaneous inquiries and complaints received regarding automated banking machines (ABMs), branch closures, paper money, credit bureau checks, complaint procedures, debit cards, electronic and telephone banking, estate matters, exchange rates, identity theft, interest rates, privacy, quality of service, service fees and tied selling.



The following graph provides a regional breakdown of contacts received for the period.

Total Contacts by Province or Territory (January 1 - March 31, 2005) Total: 5,473



\* The province or territory was not indicated by the consumer.

A table providing a detailed breakdown of the number of consumer contacts FCAC received by province and by category is available on our Web site at: [www.fcac.gc.ca](http://www.fcac.gc.ca). To view this table, visit the "Facts & Figures" section in our "Media Room" and select the current issue of "FCAC Quarterly Statistics".



### Compliance matters

FCAC opens and reviews hundreds of compliance cases each year covering a wide range of consumer issues under federal financial legislation. If a compliance officer, after gathering the facts of a case, believes that a financial institution may have violated a consumer provision, the case is forwarded to the Commissioner for his review and a decision. The information below summarizes the number of compliance cases opened and closed between January 1 and March 31, 2005.

**For the period: January 1 - March 31, 2005**

<b>Total number of compliance cases opened</b>	<b>252</b>
(Includes consumer and self-reported complaints)	
<b>Total number of compliance cases closed</b>	<b>264</b>
(Includes cases outstanding from previous periods)	
Number of violations of the law	0
Number of cases of non-compliance to a public commitment and Codes of Conduct	1
Branch closure - Requests for meeting not granted	1

The Commissioner's Decisions are posted on our Web site to inform consumers about their rights when dealing with federally regulated financial institutions. They also provide an overview of the types of compliance issues FCAC has reviewed, and the work FCAC has been doing to protect financial consumers.

FCAC ensures compliance with the consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. FCAC also provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights when dealing with financial institutions.

For more information:

Jane Rooney  
Consumer Education Officer  
(613) 941-1528  
rooney.jane@fcac.gc.ca

Lyse Laramée  
Public Affairs Officer  
(613) 941-3975  
laramee.lyse@fcac.gc.ca