



FCAC Quarterly Statistics

For the period from July 1 - September 30, 2004

Between July 1 and September 30, 2004, the Financial Consumer Agency of Canada (FCAC), received **5,291** 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: July 1 - September 30, 2004

Consumer inquiries and complaints

General inquiries	3,410
General complaints	1,294
Inquiries about compliance matters	4
Complaints about compliance matters	179
Requests for Publications	275

Total consumer inquiries and complaints **5,162**

Complaints and filings from financial institutions

Self-reported complaints ¹	97
Filings by financial institutions ²	32

Total complaints and filings from financial institutions **129**

Total contacts **5,291**

Method of contact

Phone calls	4,786
Letters	227
E-mails	158
In-person visits	1
Other ³	119

Total **5,291**

¹ Includes consumer complaints that have been escalated to the reportable level of a financial institution's internal complaint-handling process.

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

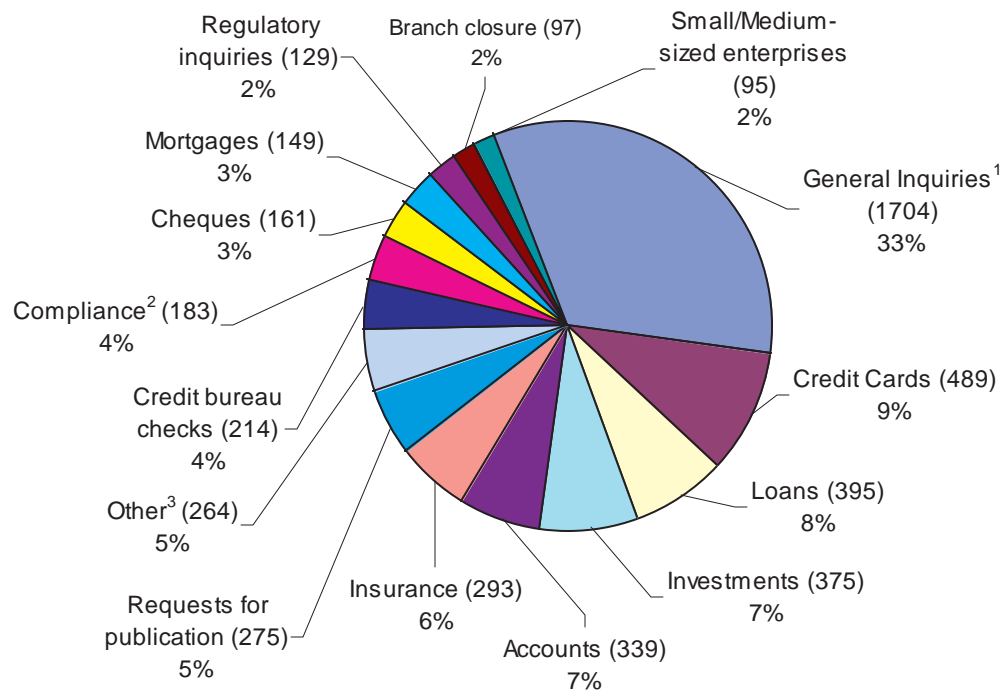
³ Includes examinations, filings and cases initiated by FCAC.



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
(July 1 - September 30, 2004)
Total: 5,162



¹ 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.

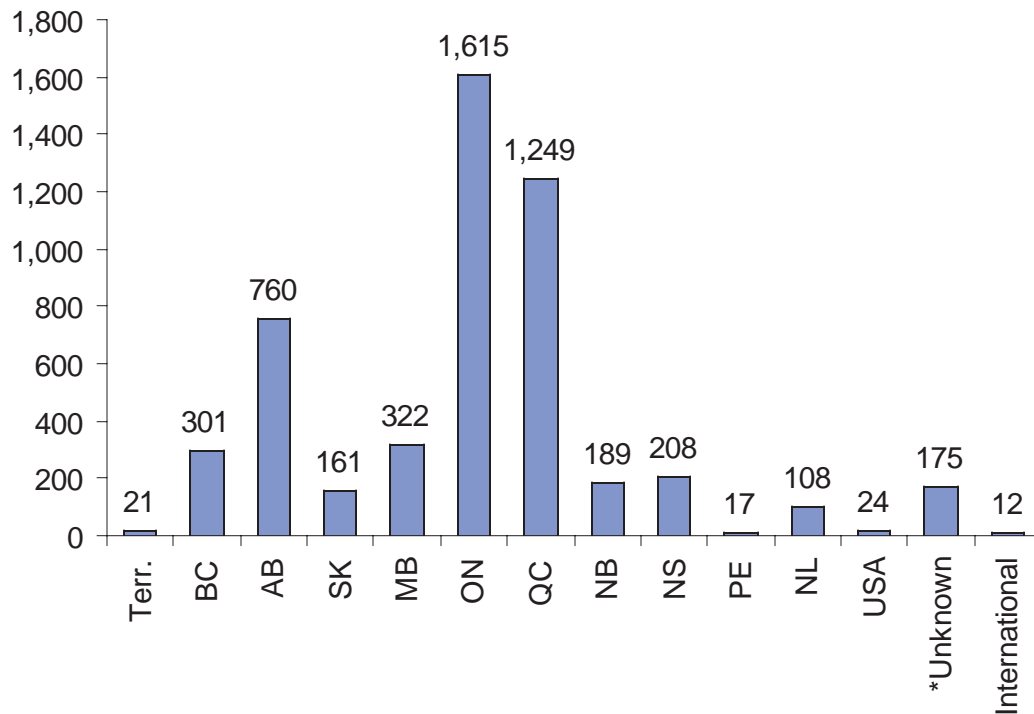
² Includes inquiries and complaints about compliance matters, excluding self-reported complaints and filings by financial institutions.

³ Includes miscellaneous inquiries and complaints received regarding automated banking machines (ABMs), bills, 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 consumer inquiries and complaints received for the period.

Consumer inquiries and complaints by province or territory (July 1 - September 30, 2004) Total: 5,162



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

A table providing a detailed breakdown of the number of contacts FCAC received by province and by category is available on our Web site at: 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 July 1 and September 30, 2004.

For the period: July 1 - September 30, 2004

Total number of compliance cases opened	276
(Includes consumer and self-reported complaints)	
Total number of compliance cases closed	213
(Includes cases outstanding from previous periods)	
Number of violations of the law	18
Number of cases of non-compliance to a public commitment	1
Branch closure - Request for meeting not granted	2

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

Brigitte Mineault
Public Affairs Officer
(613) 941-4221
mineault.brigitte@fcac.gc.ca