



FCAC Quarterly Statistics

For the period from October 1 - December 31, 2005

Between October 1 and December 31, 2005, the Financial Consumer Agency of Canada (FCAC) received **6,302** contacts. This document provides a breakdown of the types of contacts FCAC received, the method used to contact FCAC and the location where the contacts originated.

For the period: October 1 - December 31, 2005

Consumer inquiries and complaints

General inquiries	4,425
General complaints	994
Inquiries about compliance matters	7
Complaints about compliance matters	86

Total consumer inquiries and complaints	5,512
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Media contacts	36
Requests for publications	510

Total consumer contacts ¹	6,058
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Complaints and filings from financial institutions

Self-reported complaints ²	219
Filings by financial institutions ³	25

Total complaints and filings from financial institutions	244
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Total contacts	6,302
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Method of contact

Phone calls	5,138
Letters	187
E-mails	616
In-person visits	4
Other ⁴	357

Total	6,302
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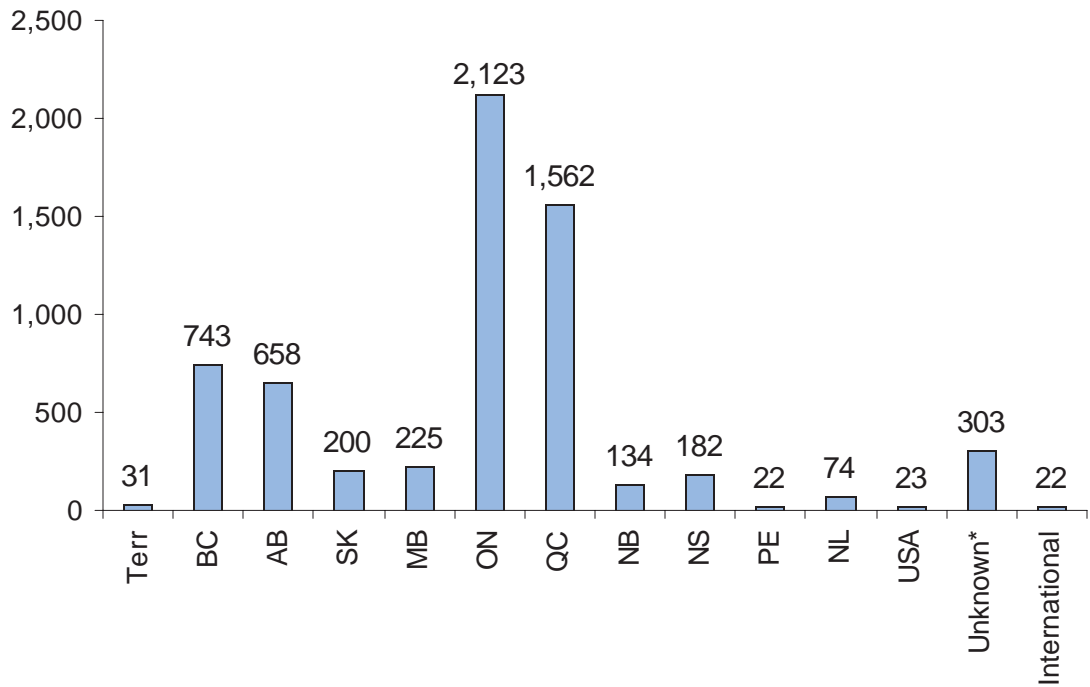
Note: In October and November 2005, in collaboration with two other federal government departments, FCAC distributed information about consumers' rights to open a bank account and cash a federal government cheque for free, in the form of a mail insert. The insert was sent with cheques that were mailed to recipients of the Canada Pension Plan benefit, Old Age Security benefit, Guaranteed Income Supplement benefit, Goods and Services Tax credit and Child Tax Benefit. As a result, FCAC received approximately 16,340 consumer contacts by phone. These consumer contacts have not been included in the third quarter statistics, but they will be included in the 2005-06 fiscal year statistics.

- ¹ Includes consumer inquiries and complaints, media contacts and requests for publications.
- ² Includes consumer complaints that have been escalated to the reportable level of a financial institution's internal complaint-handling process.
- ³ Includes documents that financial institutions are required to submit to FCAC, such as public accountability statements and branch closure filings.
- ⁴ Includes examinations, filings and cases initiated by FCAC.



The following graph provides a breakdown of total contacts received for the period by location.

Total Contacts by Location (October 1 - December 31, 2005) Total: 6,302

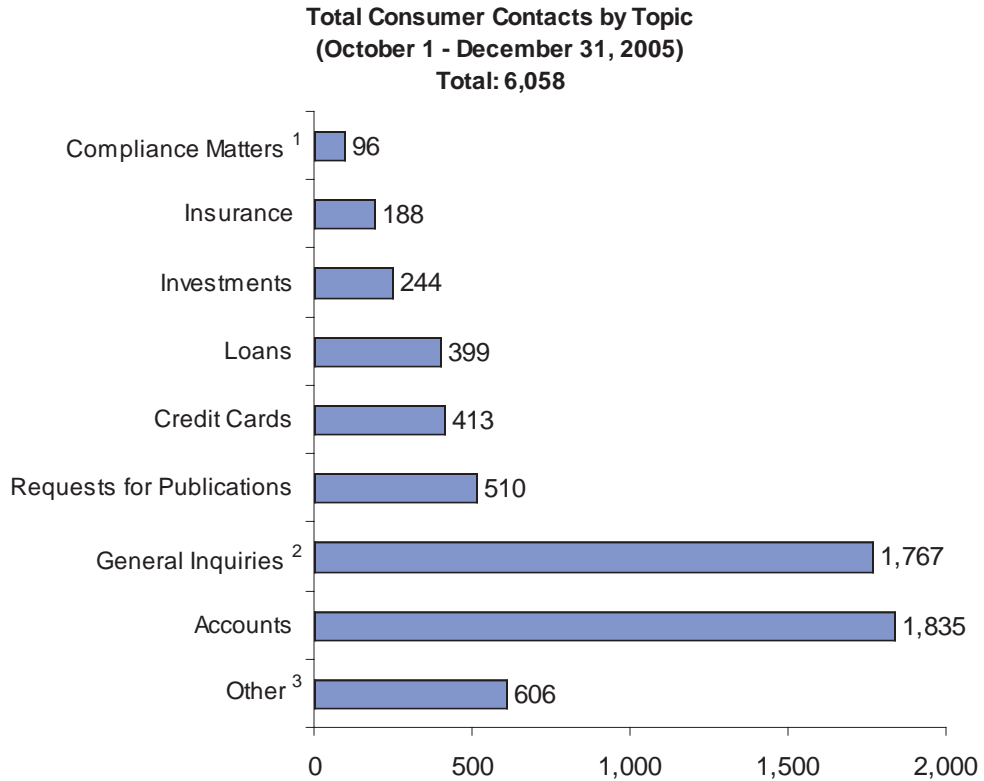


* The location was not indicated by the consumer.



Consumer Contacts

The following chart provides a breakdown of the types of consumer contacts received for the period. It excludes self-reported complaints and filings by financial institutions.



¹ Includes inquiries and complaints about compliance matters. Excludes self-reported complaints and filings by financial institutions.

² Includes generic inquiries and complaints that FCAC received, such as requests for regulatory information.

³ Includes miscellaneous inquiries and complaints that FCAC receives in its role as the source for reliable information. It covers topics such as: branch closures, complaint-handling procedures, credit bureau checks, credit counselling, estate matters, exchange rates, interest rates, financial institutions' legitimacy, privacy and quality of service.

A table providing a detailed breakdown of the number of consumer contacts FCAC received by location and by topic 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 can be forwarded to the Commissioner for his review and a decision. The information below summarizes the number of compliance cases opened and closed between October 1 and December 31, 2005.

For the period: October 1 - December 31, 2005	
Total number of compliance cases opened (Includes consumer and self-reported complaints)	305
Total number of compliance cases closed (Includes cases outstanding from previous periods)	386
Number of violations of the law	0
Number of cases of non-compliance to a Public Commitment and a Code of Conduct	1
Branch closures - Meeting requests withdrawn	0
- Request for meeting not granted	0
- Request for meeting received	0

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

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.

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