



Consumer Inquiries and Complaints

From July 1 - September 30, 2003

Between July 1 and September 30, 2003, the Financial Consumer Agency of Canada (FCAC), was contacted **3,749** times. Most of the contacts (3,539) were from Canadian consumers looking for answers to their questions and help in dealing with their complaints. The remaining 210 contacts were related to self-reported complaints and matters relating to filings by financial institutions. Financial institutions report consumer complaints that are escalated to the reportable level of that institution's complaint-handling procedure. In addition, they submit filings, which are documents required by legislation, such as notices of branch closures.

Below you will find a breakdown of the number of inquiries, complaints and other matters received for the period.

For the period: July 1 - September 30, 2003

General inquiries	2,025
General complaints	1,335
Inquiries about compliance/adherence matters	22
Complaints about compliance/adherence matters	157
Total Consumer Inquiries and Complaints	3,539
Self-reported complaints	164
Filings by financial institutions	46
Total Self-reported Complaints and Filings	210
Total Contacts	3,749
Method of Contact	
Phone calls	3,244
Letters	124
E-mails	158
In-person visits	8
Other	51
Self-reported	164
Total	3,749



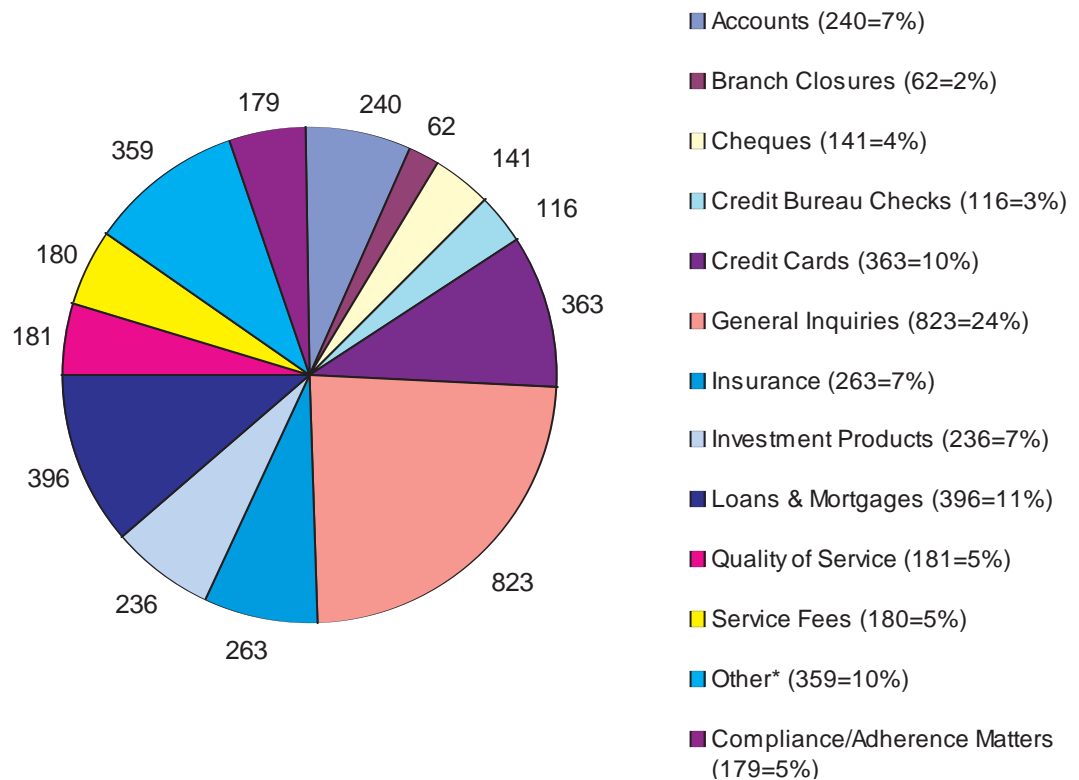
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Consumer Inquiries and Complaints

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, 2003)
Total: 3,539**



* 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, regulatory inquiries, small/medium-sized enterprises and tied selling.

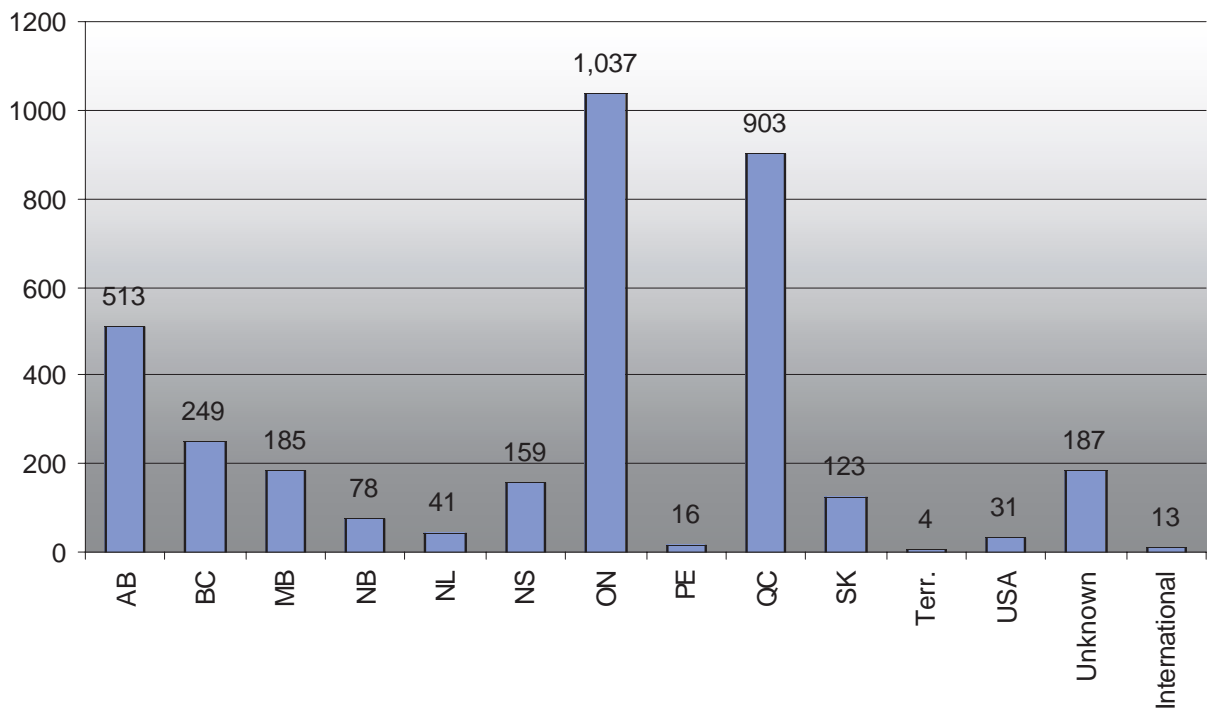


Consumer Inquiries and Complaints

From July 1 - September 30, 2003

The following graph provides a breakdown of consumer inquiries and complaints, by province or territory, received for the period.

**Consumer Inquiries and Complaints by Province or Territory
(July 1 - September 30, 2003)
Total: 3,539**



Approximately 29 per cent of the contacts received by FCAC this past quarter were from consumers living in Ontario while 26 per cent were from Quebec. About 15 per cent of our contacts 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.



Compliance/Adherence Matters

A further breakdown of the compliance/adherence matters follows.

For the period: July 1 - September 30, 2003	
Total Number of Compliance Cases Opened (includes consumer complaints, self-reported complaints)	321
Total Number of Compliance Cases Closed	197
Number of violations of the law	3
Number of non-adherence to industry's codes of conduct	1
Total Number of Filings Received	46

FCAC opens and reviews hundreds of compliance cases a year covering a wide range of consumer issues under federal financial legislation. In the majority of cases, the compliance officers who conduct investigations conclude that the financial institution in question has complied with legislation. However, there are cases when a compliance officer, after carefully reviewing the facts, believes that a financial institution may have violated a consumer provision. These cases are forwarded to the Commissioner for decision.

The Commissioner's Decisions on our Web site represent only those cases that were escalated to the Commissioner for his final decision. These decisions are being published to promote consumer awareness about their rights when dealing with federally regulated financial institutions. They also provide a sample of the types of compliance issues reviewed by FCAC, 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.

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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