



FCAC Quarterly Statistics

For the period from July 1 - September 30, 2005

Between July 1 and September 30, 2005, the Financial Consumer Agency of Canada (FCAC), received **6,354** 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, 2005

Consumer inquiries and complaints

| | |
|-------------------------------------|-------|
| General inquiries | 4,244 |
| General complaints | 840 |
| Inquiries about compliance matters | 5 |
| Complaints about compliance matters | 105 |

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|--|--------------|
| Total consumer inquiries and complaints | 5,194 |
|--|--------------|

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|---------------------------|-----|
| Media contacts | 44 |
| Requests for publications | 914 |

| | |
|---|--------------|
| Total consumer contacts ¹ | 6,152 |
|---|--------------|

Complaints and filings from financial institutions

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| Self-reported complaints ² | 161 |
| Filings by financial institutions ³ | 41 |

| | |
|---|------------|
| Total complaints and filings from financial institutions | 202 |
|---|------------|

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|-----------------------|--------------|
| Total contacts | 6,354 |
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Method of contact

| | |
|--------------------|-------|
| Phone calls | 5,343 |
| Letters | 142 |
| E-mails | 232 |
| In-person visits | 4 |
| Other ⁴ | 633 |

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|--------------|--------------|
| Total | 6,354 |
|--------------|--------------|

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.

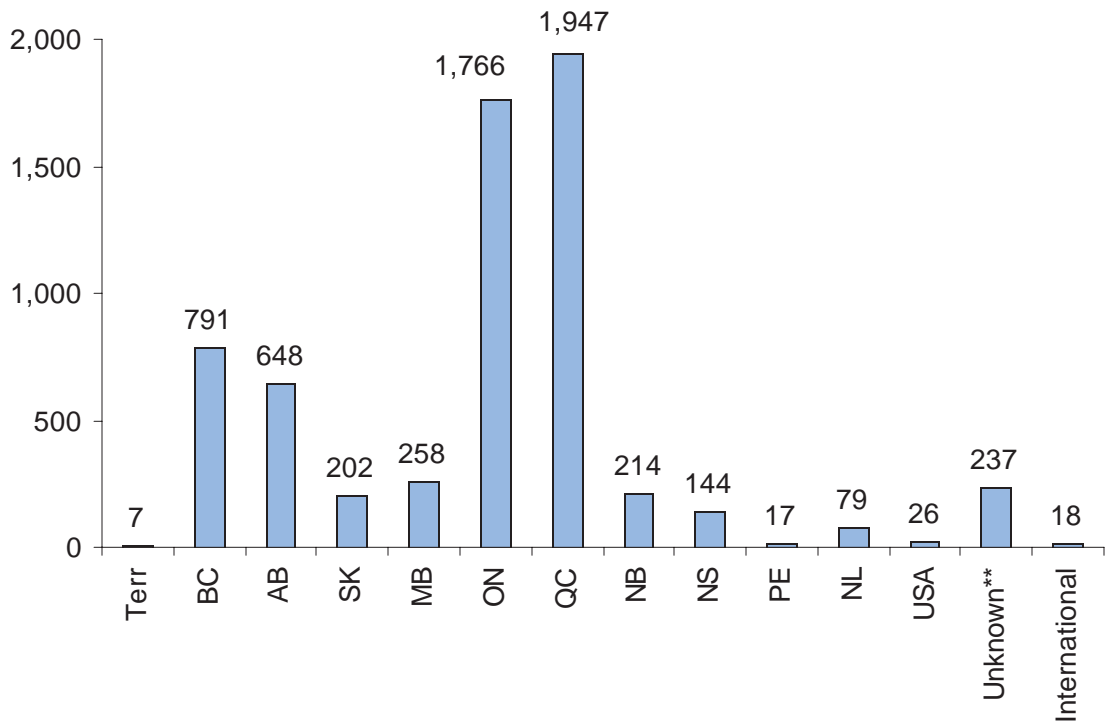
⁴ Includes examinations, filings and cases initiated by FCAC.



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

Total Contacts by Province or Territory (July 1 - September 30, 2005)

Total: 6,354*



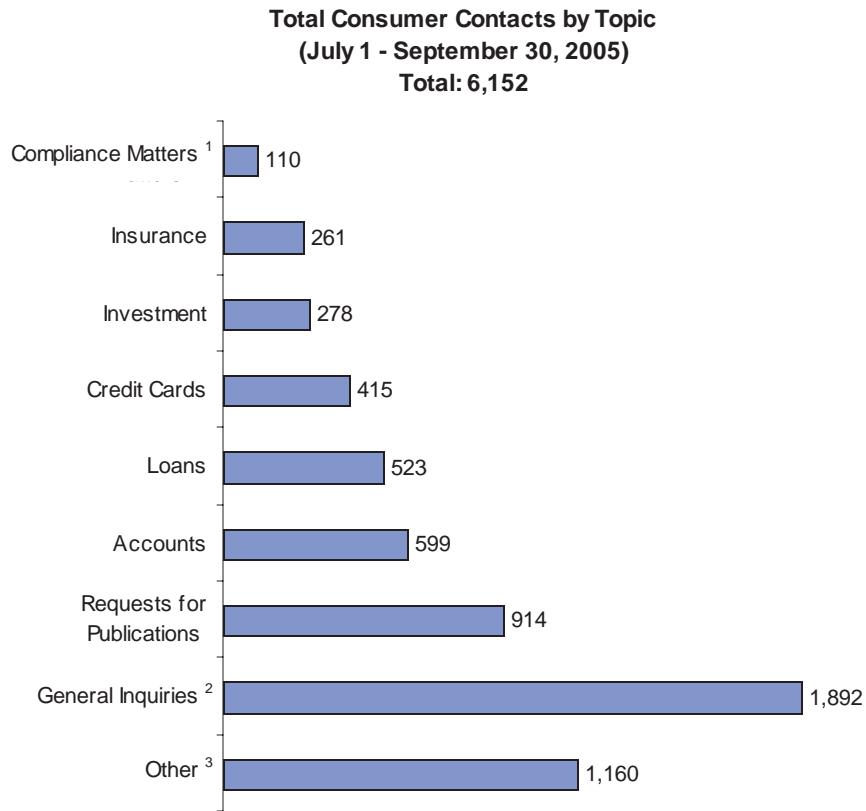
*Includes all types of contacts.

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



Consumer Inquiries and Complaints

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



- 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 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.
- ³ Includes miscellaneous inquiries and complaints received regarding automated banking machines (ABMs), branch closures, credit bureau checks, complaint procedures, debit cards, electronic and telephone banking, estate matters, exchange rates, identity theft, interest rates, paper money, privacy, quality of service, service fees and tied selling.

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. 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, 2005.

For the period: July 1 - September 30, 2005

| | |
|---|------------|
| Total number of compliance cases opened | 266 |
| (Includes consumer and self-reported complaints) | |
| Total number of compliance cases closed | 201 |
| (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 | 3 |
| Branch closure - Meeting requests withdrawn | 1 |
| - Request for meeting not granted | 2 |
| - Request for meeting received | 2 |

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 educate 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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