

Complaint Handling Procedure

Central 1 strives to provide the best client service and experience. In the event that something goes wrong, we will make every effort to resolve the issue in a timely manner.

Central 1 Trust Company is a wholly owned subsidiary of Central 1 Credit Union – complaints addressed to Central 1 Trust Company are processed by Central 1 Credit Union's Client Relations team.

Step 1: Contact your Account Executive

Start by contacting your Account Executive. If this person is unable to resolve the matter to your satisfaction, ask to speak with the manager or team leader of the business area. They will have the authority to resolve most problems immediately.

Step 2: Contact the Customer Complaints Officer

If you are not satisfied with the response in Step 1, you may escalate to the Complaints Officer. At this stage, we will ensure to respond within 56 days of initially receiving your written request.

Central 1 Complaints Officer

Central 1 Credit Union

1441 Creekside Dr., Vancouver BC V6J 4S8

Phone: 1-800-661-6813 ext. 2357

Email: clients@central1.com

Step 3: Contact External Complaint Bodies

Generally, you have the right to contact the appropriate external complaint bodies if your concern remains unresolved after going through Steps 1 and 2 or we have taken longer than 56 days to investigate and respond to your concern from the date it was first received. See below for the external complaint body that is appropriate for your situation.

Central 1 Credit Union Members and Clients

Please use the appropriate credit union complaint process of the regulatory authority for your province, for example:

- **British Columbia:** BC Financial Services Authority ("BCFSA") – ["File a Credit Union Complaint"](#)
- **Ontario:** Financial Services Regulatory Authority of Ontario ("FSRA") – ["How to resolve a complaint against a credit union or caisse Populaire"](#)

Central 1 Trust Company Clients

Please contact the Ombudsman for Banking Services and Investments ("OBSI"):

Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400

P.O. Box 8

Toronto, Ontario

M5H 3R3

Website: <https://www.obsi.ca/>

Email: ombudsman@obsi.ca

Telephone: 1.888.950.9452

Fax: 1.888.422.2865

If your complaint involves Central 1 Trust Company's obligations under the *Trust and Loan Companies*

Act, such as providing you with information about fees or complaint procedure, you may contact the Financial Consumer Agency of Canada (“FCAC”) at any time.

Financial Consumer Agency of Canada (FCAC) The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes trust and loan companies, for compliance with federal consumer protection laws.

Trust and loan companies are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible trust and loan company directly.

If you are not satisfied with how your complaint has been handled or 90 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: [insert the name of the external complaint body, and link or refer to information on the external complaints body, as set out in online and print complaint-handling information for customers].

If you want to know your rights or need information about the complaint-handling process of a trust and loan company, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contactus.html>

Phone:

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2