

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 Member Relations Team.

Step 1: Contact your Relationship Manager

You should start by contacting your Relationship Manager. 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: memberrelations@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

Enterprise Building, 6th Floor

427 Laurier Avenue West

Ottawa, Ontario

K1R 1B9

Telephone: 1.866.461.3222

Website: <https://www.canada.ca/en/financial-consumer-agency.html>