



Complaint about your bank or investment firm? Six steps you can follow

Do you have a complaint with your bank or investment firm? Not sure how to fix the problem? Here are six steps you should follow if you have a complaint:

1. First, talk to your firm or the person you deal with.
2. If you're not satisfied, escalate your concern. Most places have two or three levels to resolve your complaint. They have 90 days to help you.
3. If you are still not happy, find out if your firm belongs to the Ombudsman for Banking Services and Investments (OBSI). We can investigate complaints about firms that participate in our service. You can search the firm name [here](#).
4. Contact us. You have 180 days to bring your complaint to OBSI after the firm has given you a final response or 90 days have passed. You can submit your complaint to [OBSI here](#).
5. We will determine right away whether we can investigate your case based on the rules laid out in our mandate. We will then look at the information provided by you and the firm and review the facts of the case.
6. We will decide if a firm has been unfair, made a mistake or given you bad advice. If you lost money because of it, we will recommend that the firm put you back in the financial position you should have been in. If we believe the firm was fair, or the offer they made was fair, we will let you know.

For more information about OBSI or our process, please contact us at 1-888-451-4519, or visit our website at www.obsi.ca. You can also follow us on Twitter [@Ombudsman_OBSI](#) and [LinkedIn](#).

