

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure that they comply with federal consumer protection laws.

The FCAC also helps educate consumers, and monitors industry codes of conduct and public commitments designed to protect the interests of consumers.

At First Nations Bank of Canada, we comply with numerous consumer laws that protect you in a number of ways. For example, we will provide you with information about our complaint handling procedures; proper notice about our branch closures that affect you; and when you open an account, information about interest rates and fees.

Furthermore, we at First Nations Bank of Canada are committed to providing our customers with enhanced consumer protection, through our Public Commitments and adherence to industry level Codes of Conduct.

These codes and commitments include:

- Canadian Code of Practice for Consumer Debit Card Services
- CBA Code of Conduct for Authorized Insurance Activities
- Principles of Consumer Protection for Electronic Commerce
- Guidelines for Transfers of Registered Plans
- Low-Cost Account
- Undertaking for Unsolicited Services
- Online Payments
- Plain Language Mortgage Documents

If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC in writing at:

Financial Consumer Agency of Canada  
Enterprise Building, 6th Floor  
427 Laurier Avenue West  
Ottawa, Ontario K1R 1B9

The FCAC can also be contacted by telephone at 1-866-461-3222 (en français 1-866-461-2232).

For more information about the FCAC, please visit [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

Please note: The FCAC does not become involved in matters of redress or compensation – all requests for redress from First Nations Bank of Canada must follow the problem resolution process set out in this brochure.

1. First Nations Bank of Canada means First Nations Bank of Canada, its affiliates and third parties that provide deposit, investment, loan, securities, trust, insurance and other products and services.
2. Email disclaimer: For your protection, do not send confidential or personal information (e.g. Access Card number, account number, etc.) via email, as it is NOT a secure method of communication. If your request is urgent or requires disclosure of confidential or personal information for resolution, please call us.

## FIRST NATIONS BANK OF CANADA

Who can answer your questions about *problems or concerns?*

Simply visit any branch or office, or call toll-free at

**1-888-454-3622**

To find the First Nations Bank of Canada branch nearest you please visit our website at [fnbc.ca](http://fnbc.ca) or email us at [fnbcservice@fnbc.ca](mailto:fnbcservice@fnbc.ca)

You can also connect with us on Facebook or Twitter.



Facebook.com  
[fnbc.social](https://www.facebook.com/fnbc.social)



Twitter.com  
[@fnbc\\_bank](https://twitter.com/fnbc_bank)



**IF YOU HAVE A PROBLEM OR CONCERN ... WE WANT TO HELP**

**FIRST NATIONS BANK  
OF CANADA**

At First Nations Bank of Canada<sup>1</sup>, our goal is to provide a comfortable service experience for each and every customer. We appreciate your business and are dedicated to building long and satisfying relationships with our customers. When you have concerns about your banking relationship, we encourage you to let us know, because your satisfaction is our primary concern.

The customer problem resolution process is our way of ensuring that your problems or concerns are addressed in a consistent and comfortable way.

Following the steps outlined in this brochure can ensure that your problem or concern will be attended to in a timely manner.



### Step 1

#### Contact us in person, by telephone, mail or email

Tell us about your problem or concern in the way that is most convenient for you. You may contact a Customer Service Representative at your local branch, or call us at 1-888-819-6366 Option 4. If you prefer to tell us about your problem in writing, you have the following options:

- **Mail:** Customer Feedback  
First Nations Bank of Canada  
224 4th Avenue South, 3rd Floor  
Saskatoon, Sask. S7K 5M5
- **Fax:** 306-931-2409
- **Email**<sup>2</sup>: [fnbcservice@fnbc.ca](mailto:fnbcservice@fnbc.ca)

Please include your full name, address and telephone number on your email.

Our representatives will work hard to resolve your problem to your satisfaction in **Step 1**. If you are not satisfied with the solution that they are able to provide, the Manager will become involved in the resolution of your problem or concern.

### Step 2

#### Elevation to a Senior Officer

If you are not satisfied with the solution you receive from the Manager in **Step 1**, then the Manager will offer to elevate your problem – communicating all relevant details on your behalf – to a representative of the Executive Office. Alternatively, if you prefer to elevate the problem yourself, the Manager in **Step 1** will be pleased to provide you with the contact information.

### Step 3

#### Contact the First Nations Bank Ombudsman

If your problem or concern remains unresolved after you have followed **Steps 1** and **2**, you may contact the First Nations Bank Ombudsman. The First Nations Bank Ombudsman is dedicated to resolving disputes fairly and professionally. If it is determined that your concern has not been addressed by the Executive Officer as outlined in **Step 2**, the First Nations Bank Ombudsman

may direct your problem to the appropriate business area for investigation and response. Within five days of receiving your enquiry, the First Nations Bank Ombudsman will write or call to advise you if and where your problem has been redirected, whether it has been resolved, or in more complex cases, what further steps are being taken and when you can expect a resolution.

You may contact the First Nations Bank Ombudsman by:

- **Mail:** First Nations Bank Ombudsman  
224 4th Avenue South, 3rd Floor  
Saskatoon, Sask. S7K 5M5
- **Fax:** 306-931-2409
- **Email**<sup>2</sup>: [fnbcservice@fnbc.ca](mailto:fnbcservice@fnbc.ca)

Please include your full name, address and telephone number on your email.

The First Nations Bank Ombudsman can also be contacted toll-free at 1-888-819-6366 Option 3.

### Step 4

#### Contact the Ombudsman for Banking Services and Investments (OBSI)

If your concern still remains unresolved after contact with the First Nations Bank Ombudsman, you may then contact the Ombudsman for Banking Services and Investments by:

- **Mail:** The Ombudsman for Banking Services and Investments (OBSI)  
401 Bay Street, Suite 1505  
PO Box 5  
Toronto, ON M5H 2Y4
- **Toll-Free Fax:** 1-888-422-2865
- **Email**<sup>2</sup>: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)
- **Toll-Free** 1-888-452-4519

Please include your full name, address and telephone number on your email.

The OBSI can also be contacted by toll-free telephone at 1-888-451-4519.

Please visit [www.obsi.ca](http://www.obsi.ca) for more information about OBSI.