Fairstone Bank

# COMPLAINT HANDLING PROCEDURE

Fairstone Bank of Canada and its subsidiaries (collectively, "Fairstone") value your business and encourage you to take the following steps to quickly and effectively resolve your complaint.

## STEP 1: CUSTOMER CARE CENTRE

Our team is here to help. You can reach the Customer Care Centre by telephone or mail. Resolving your complaint will be quicker and easier if you have the following information available when you call or include them in your letter:

- Full name, phone number and mailing address that is associated with your account;
- The nature of your complaint and relevant details such as specific fees or transactions;
- The name of anyone that you have already talked to about your concerns; and
- Your contact information so we can reach you.

| COMPANY / PRODUCT | PHONE NUMBER | ADDRESS |
|---|---|---|
| **Fairstone Financial Inc.**<br>*Personal Loans, Mortgage*<br>www.fairstone.ca | 866-915-9423 | 630 René-Lévesque West, Suite 1400<br>Montréal, QC H3B 1S6 |
| **Fairstone Financial Inc.**<br>*Retail Financing*<br>www.fairstone.ca | 888-638-2274 | 630 René-Lévesque West, Suite 1400<br>Montréal, QC H3B 1S6 |
| **Fairstone Bank of Canada**<br>*Walmart Rewards Mastercard*<br>www.fairstonebank.ca<br>www.walmartfinancial.ca | 888-331-6133 | Walmart Rewards Mastercard<br>P.O. Box 217<br>Orangeville, ON L9W 2Z6 |
| **Fairstone Bank of Canada**<br>*First National Home Equity Secured MC*<br>www.fairstonebank.ca<br>www.firstnational.ca | 855-634-1328 | First National Home Equity Secured MC<br>P.O. Box 220<br>Orangeville, ON L9W 2Z6 |
| **Fairstone Bank of Canada**<br>*GIC*<br>www.fairstonebank.ca | | https://www.fairstonebank.ca/contact-us/ |
| **Eden Park Inc.**<br>*Vehicle Financing*<br>www.edenparkcanada.com | 833-761-8977 | 52 Titan Road<br>Etobicoke, ON M8Z 2J8<br>customerservice@edenparkcanada.com |
| **fig**<br>*Personal Loans*<br>www.fig.ca | 844-431-3444 | 630 René-Lévesque West, Suite 1400 Montréal, QC<br>H3B 1S6<br>support@fig.ca |

## STEP 2: CUSTOMER CARE CENTRE MANAGEMENT

If you are not satisfied with the Customer Care Centre's proposed resolution to your complaint, you can ask the Customer Care agents to refer your complaint to a manager. Your complaint will be automatically escalated to a supervisor or manager if it is not resolved within 14 days.

## STEP 3: CONTACT THE COMMISSIONER OF COMPLAINTS

If you are not satisfied with the Customer Care Centre Management's resolution of your complaint you can escalate your complaint by writing to the Commissioner of Complaints ("Commissioner") to the address below. The Commissioner is not an independent dispute resolution service. The mandate of the Commissioner is to complete an objective and unbiased investigation of unresolved customer complaints.

**By Mail:**
Fairstone Bank of Canada
Attn: Commissioner of Complaints
145 King Street West, Suite 2500
Toronto, ON M5H 1J8

## STEP 4: CONTACT OMBUDSMAN FOR BANKING SERVICES AND INVESTMENTS ("OBSI")

OBSI is an independent agency that assists consumers and financial institutions to solve consumer related issues. OBSI is independent of Fairstone and you can contact OBSI if you are not satisfied with the resolution offered after completing Steps 1 to 3 or if your complaint is not resolved or closed within 56 days after receipt by Fairstone.

**By Phone:**
888-451-4519

**By TTY:**
855-TTY-OBSI (855-889-6274)

**By Fax:**
888-422-2865

**By Email:**
ombudsman@obsi.ca

**By Mail:**
Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
PO Box 8
Toronto, ON M5H 3R3

**Website:**
https://www.obsi.ca/en/for-consumers/make-a-complaint/

### Financial Consumer Agency of Canada ("FCAC")

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

Financial institutions 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 financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: Ombudsman for Banking Services and Investments by any of the means of communication provided in Step 4 above.

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

**Website:**
www.canada.ca/fcac

**Phone:**
For service in English: 866-461-FCAC (3222)
For service in French: 866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666

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

**Online Form:**
https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html

**By Mail:**
Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

**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.