

RFA Bank of Canada (referred to as “RFA”, “us”, “our” throughout) has developed a complaints procedure that will help us quickly and effectively address any complaints you may have.

The potential outcomes when dealing with a complaint are:

- **Resolved:** RFA can deal with a complaint by resolving it to your satisfaction; or
- **Closed:** RFA can deal with a complaint by closing it if we are unable to Resolve the complaint to your satisfaction.

The following procedure outlines the steps you are encouraged to take when you wish to make a complaint.

Step 1: Talk to Us

Speak to the representative of the business group where your complaint originated. If your concerns are not resolved, ask to speak to the manager or team leader of the business group. They will have the authority to resolve most problems immediately. You can contact us via phone, email, or mail. For specific contact information, please visit rfa.ca/contact. Please note we do not recommend sending personal information via email.

Step 2: Escalate to the Complaints Department

If RFA is unable to Resolve or Close your complaint within 14 calendar days from the date on which it was first received, your complaint will be escalated to our Complaints Department. You can contact the Complaints Department as follows:

Complaints Department

RFA Bank of Canada
145 King Street West, Suite 300
Toronto, ON M5H 1J8

Call: 1.877.416.7873

Email: complaints@rfabank.ca

Step 3: Contact the Senior Complaints Officer

If your complaint is not Resolved to your satisfaction after it has been reviewed by our Complaints Department, you may contact our Senior Complaints Officer. The Senior Complaints Officer will conduct a review of your complaint based on fairness, integrity and respect and make a non-binding recommendation in a timely manner.

Senior Complaints Officer

RFA Bank of Canada
145 King Street West, Suite 300
Toronto, ON M5H 1J8
Telephone: 1.877.416.7873

Email: seniorcomplaintsofficer@rfabank.ca

Step 4: Contact an External Agency

If you are not satisfied with the resolution offered by the Senior Complaints Officer or it has been more than 56 days since you first made your complaint to RFA, you may submit a complaint to an external complaints body. There are independent agencies that monitor Canadian financial institutions or assist consumers and financial institutions in resolving issues.

Ombudsman for Banking Services and Investments (OBSI)

OBSI is an independent service for resolving banking services and investment disputes. OBSI is impartial, informal and provides a confidential review. OBSI is not a regulator and does not advocate for consumers or the industry. Services are free to consumers.

Ombudsman for Banking Services and Investments (OBSI)

20 Queen Street West, Suite 2400
P.O. Box 8
Toronto, Ontario M5H 3R3

Call: 1.888.451.4519

Fax: 1.888.422.2865

Email: ombudsman@obsi.ca

Visit: obsi.ca

Financial Consumer Agency of Canada (FCAC)

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions must provide consumers with information about fees, interest rates and complaint-handling procedures. If you have a complaint regarding a potential violation of consumer protection law, then you may contact the FCAC.

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa, Ontario K1R 1B9

Call: 1.866.461.3222

Visit: fcac-acfc.gc.ca

Please note that the FCAC does not provide redress or compensation and cannot get involved in individual disputes.

Privacy Complaints

The security and confidentiality of your personal information is a high priority for RFA. Please reference the Privacy Policy found at rfa.ca for further information. If you have any concerns regarding the privacy of your personal information, you may bring them to our attention as follows:

Office of the Chief Privacy Officer
RFA Bank of Canada
145 King Street West, Suite 300
Toronto, ON M5H 1J8

Email: privacyoffice@rfabank.ca
Telephone: 1.877.416.7873

Office of the Privacy Commissioner of Canada

If your concern remains unresolved by the Office of the Chief Privacy Officer, you may contact the Office of the Privacy Commissioner of Canada (OPC).

The OPC oversees compliance with the Personal Information Protection and Electronic Documents Act (PIPEDA), Canada's private sector privacy law. You have the right to complain at any time to the OPC about any alleged mishandling of your personal information under PIPEDA.

Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Quebec K1A 1H3

Call: 1.800.282.1376

Visit: priv.gc.ca/

Complaints Department

We encourage you to contact RFA's Complaints Department directly if you are uncomfortable discussing the issue with our employees or management in Step 1.

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Toronto, ON M5H 1J8

Call: 1.877.416.7873

Email: complaints@rfa.ca