

**RFA Bank of Canada (formerly known as Street Capital Bank of Canada)  
Designated Officer Annual Report Regarding Complaints 2019**

For the fiscal year January 1 <sup>st</sup> to December 31 <sup>st</sup> , 2019	
Total contacts received through the complaint handling process of RFA Bank of Canada (RFA)	89
<ul style="list-style-type: none"> <li>• Complaint investigations conducted by the RFA Ombudsman</li> </ul>	0
<ul style="list-style-type: none"> <li>• Complaint investigations conducted by the Designated Officer</li> </ul>	2
<ul style="list-style-type: none"> <li>• Servicing requests referred to the appropriate business unit for handling</li> </ul>	10
<ul style="list-style-type: none"> <li>• General inquiries</li> </ul>	77
Average length of time (in business days) taken by the Office of the Designated Officer to resolve Complaints	3.5
Number of complaints escalated to the Ombudsman for Banking Services and Investments (“OBSI”) by a complainant*	4
Number of complaints that were resolved by the Designated Officer to the satisfaction of the complainant	1

\*OBSI agreed with the findings and final position of RFA Bank of Canada in respect of all matters referred to OBSI and closed their files accordingly.