



RFA Bank of Canada Senior Complaints Officer Annual Report 2025

The RFA Bank of Canada (RFA) Senior Complaints Officer is the senior designated level for resolving consumer complaints at RFA. The Senior Complaints Officer will conduct a review of complaints based on fairness, integrity and respect and make a non-binding recommendation in a timely manner.

The Senior Complaints Officer does not investigate certain types of complaints, including:

- Credit granting policies or risk management decisions of the Bank;
- Levels of interest rates, service charges or fees that apply to all consumers; and
- Matters that have been referred to outside counsel on behalf of RFA, or for which legal action has been initiated or concluded.

The following is information regarding complaints handled by the RFA Senior Complaints Officer in 2025, including the number of complaints addressed by the Senior Complaints Officer, the average length of time taken to deal with the complaint, the nature of complaints, and the number of complaints Resolved and Closed. We consider a case to be Resolved if we believe we have resolved the case to the satisfaction of the consumer, and we consider a case Closed if we have been unable to resolve the case to the satisfaction of the consumer. Information regarding RFA's complaint handling process can be found here: www.rfa.ca/concernsandfeedback.

Complaints dealt with by the Senior Complaints Officer January 1, 2025 to December 31, 2025	
Number of Complaints	12
Average Days to Resolve or Close	23
Number of Complaints Resolved to the satisfaction of the Complainant	8
Number of Complaints Closed	4

Product/Services Related to Complaints and Nature of Complaints

RFA reviews complaint details to determine the product or service type the complaint relates to and reviews information to determine the nature of the complaints and complaint category.

The complaints handled by the Senior Complaints Officer in 2025 were all related to mortgage products.

There were eleven complaints in the “Other” category and 1 complaint regarding renewal.

Contact Information:

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