



CUSTOMER SERVICE GUIDE REGARDING COMPLAINTS

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

Step 2: Contact the Designated Officer

If your complaint is unresolved after following Step 1, we encourage you to contact the office of the Designated Officer:

Office of the Designated Officer
RFA Bank of Canada
1 Yonge Street, Suite 2401
Toronto, Ontario M5E 1E5
Call: 1.877.416.7873
Email: complaintsofficer@rfabank.ca

Step 3: Contact the RFA Ombudsman

If your complaint is unresolved after following Steps 1 and 2, you may escalate to RFA’s Ombudsman. The Ombudsman can only review your concern after you have received a response from one of our representatives. The Ombudsman’s mandate is to maintain independence while reviewing your complaint. The Ombudsman will conduct a review of your complaint based on fairness, integrity and respect and make a non-binding recommendation in a timely manner.

Ombudsman
RFA Bank of Canada
1 Yonge Street, Suite 2401
Toronto, Ontario M5E 1E5
Telephone: 1.877.416.7873
Email: ombudsman@rfabank.ca



The Ombudsman 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 customers
- Matters that are already before a court

Step 4: Contact an External Agency

There are independent agencies that monitor Canadian financial institutions or assist consumers and financial institutions in resolving issues. These agencies are independent of RFA and, depending on the nature of your complaint; you may wish to contact them if you do not accept our proposed resolution.

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)

401 Bay Street, Suite 1505
P.O. Box 5
Toronto, Ontario M5H 2Y4
Call: 1-888-451-4519
Fax: 1-888-422-2865
Email: ombudsman@obsi.ca
Visit: www.obsi.ca

You can also contact the OBSI if you have waited more than 90 days for a resolution after elevating your concern at Step 2.

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
6th Floor, Enterprise Building
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9
Call: 1-866-461-3222
Visit: www.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 Code 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
1 Yonge Street, Suite 2401
Toronto, Ontario M5E 1E5
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
3rd Floor, Place de Ville
112 Kent Street
Ottawa, Ontario K1A 1H3
Call: 1-800-282-1376
Visit: www.priv.gc.ca

Customer Service Department

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

Customer Service
RFA Bank of Canada
1 Yonge Street, Suite 2401
Toronto, Ontario M5E 1E5
Call: 1.877.416.7873
Email: customerservice@rfabank.ca