

## Resolving your complaints

At Tru Cooperative Bank, we are committed to investigating all complaints we hear about our products or services. If you are dissatisfied, we want to hear from you. Please follow the process below to submit your complaint.

If your complaint is regarding:

- **Tru Cooperative Bank products and services**, proceed to Step 1 to voice your complaint.
- **Aviso Wealth products and services**, contact your advisor directly.
- **Your Savings Maximizer account**, voice your complaint by contacting our Complaints Resolution Team as outlined in Step 2 below.

### STEP 1: CONTACT US TO DISCUSS YOUR COMPLAINT

Please choose a contact method most convenient for you and provide any supporting documents and information you have relating to your complaint.

#### By phone or email:

- Envision Financial: 1-888-597-6083 | [contact@envisionfinancial.ca](mailto:contact@envisionfinancial.ca)
- Island Savings: 1-888-597-1083 | [contact@islandsavings.ca](mailto:contact@islandsavings.ca)
- Valley First/Enderby & District Financial: 1-888-597-8083 | [contact@valleyfirst.com](mailto:contact@valleyfirst.com)

#### In person or by mail: Find a branch near you by visiting

- Envision Financial: [www.envisionfinancial.ca/contact-us/find-a-branch-atm](http://www.envisionfinancial.ca/contact-us/find-a-branch-atm)
- Island Savings: [www.islandsavings.ca/contact-us/find-a-branch-atm](http://www.islandsavings.ca/contact-us/find-a-branch-atm)
- Valley First/Enderby & District Financial: [www.valleyfirst.com/contact-us/find-a-branch-atm](http://www.valleyfirst.com/contact-us/find-a-branch-atm)

If we are unable to resolve your complaint to your satisfaction in Step 1, you may escalate your complaint by proceeding to Step 2 below.

### STEP 2: ESCALATE YOUR COMPLAINT TO OUR COMPLAINTS RESOLUTION TEAM

If we are unable to resolve your complaint within 14 calendar days in Step 1, your case will be escalated to this second step of the complaint handling process. Alternatively, if you are dissatisfied with the outcome you receive in Step 1, you may escalate your complaint directly to the Complaints Resolution Team using one of the following methods:

**By email:** [complaints@trucooperativebank.ca](mailto:complaints@trucooperativebank.ca)  
**By phone:** 1-833-744-1418  
**By mail:** Tru Cooperative Bank  
Complaints Resolution Team  
#200 - 19933 88 Avenue, Langley, BC V2Y 4K5

The Complaints Resolution Team will investigate your complaint and contact you with a response within 56 calendar days from the date your complaint was first received. If you are not satisfied with the outcome, or if you do not receive a response within the 56-calendar day period, you may contact an external agency, as described below.

## **CONTACT AN EXTERNAL AGENCY**

### **Ombudsman for Banking Services and Investments**

The Ombudsman for Banking Services and Investments (OBSI) is a Canadian organization that acts as a fair and impartial investigator of banking-related complaints. If you choose to contact OBSI, please do so within 180 calendar days from the date you receive your final complaint decision from us.

**By email:** [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

**By phone:** 1-888-451-4519 or TTY: 1-844-358-3442

**Online:** [www.obsi.ca](http://www.obsi.ca)

**By mail:** Ombudsman for Banking Services and Investments  
20 Queen Street West, Suite 2400  
P.O. Box 8, Toronto, ON M5H 3R3

### **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, as outlined in the section 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.

**Web site:** [www.canada.ca/fcac](http://www.canada.ca/fcac)

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

### **Phone:**

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

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**Teletypewriter (TTY):** 1-866-914-6097 / 613-947-7771

**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.

**Mailing address:**

Financial Consumer Agency of Canada  
427 Laurier Avenue West, 5th Floor  
Ottawa ON K1R 7Y2

**Office of the Privacy Commissioner of Canada**

If you are not satisfied with the final decision made by our Complaints Resolution Team regarding your privacy-related complaint, you may refer your complaint to the Office of the Privacy Commissioner of Canada (OPC).

**By phone:** 1-800-282-1376

**Online:** [www.priv.gc.ca](http://www.priv.gc.ca)

**By mail:** Office of the Privacy Commissioner of Canada  
30, Victoria Street  
Gatineau, QC K1A 1H3