

Complaints Report

Year in Review - 2015

During the fiscal year of 2015, there were 6 cases of complaints lodged to the Bank. There was 1 case of complaint dealt with by the Chief Compliance Officer (CCO) during the year. All complaints lodged during the year were resolved to client's satisfaction. The details of the complaint resolution are as follow:

Complaint Resolution	2015
Complaints lodged and resolved by branches	5 cases
Complaints dealt with by CCO	1
Complaints resolved to client's satisfaction by branches and CCO	6 cases
Average length of time taken to deal with by branches and CCO	5.2 days
Complaints investigated by Ombudsman for Banking Services and Investments	-

Product Type

Products	2014	2015
Mortgage payment	1	
Debit Card	1	
Remittance		3
RRSP		1
Deposit Account		2

Complaints reasons

Reasons	2014	2015
Unkind service	1	3
Bank's clerical error	1	2
Careless customer service		1

Length of time taken to deal with

Length of Time	2014	2015
Within 1 day	1	4
Within 7 days		1
Within 30 days	1	1