

Complaints Report

Year in Review - 2016

During the fiscal year of 2016, there were 3 cases of complaints lodged to the Bank. All complaints lodged during the year were resolved to client's satisfaction. The details of the complaint resolution are as follow:

Complaint Resolution	2016
Complaints lodged and resolved by branches	2 cases
Complaints dealt with by CCO	1 case
Complaints resolved to client's satisfaction by branches and CCO	3 cases
Average length of time taken to deal with by branches and CCO	3.7 days
Complaints investigated by Ombudsman for Banking Services and Investments	-

By Product Type

Products	2016	2015
Mortgage payment	1	
Debit Card		
Remittance	1	3
RRSP		1
Deposit Account	1	2

Complaints reasons

Reasons	2016	2015
Unkind service	3	3
Bank's clerical error		2
Careless customer service		1

Length of time taken to deal with

Length of Time	2016	2015
Within 1 day	2	4
Within 7 days		1
Within 30 days	1	1