

Thank you for contacting the BC Financial Services Authority (BCFSA). Your complaint is important to us as it might be the first indicator of a potential market conduct issue. We carefully consider each complaint and may take action if we identify a breach of the *Credit Union Incorporation Act*, *Financial Institutions Act*, or other legislation. We may also refer complaints to other regulatory bodies when appropriate. BCFSA will assess whether complaints result in an investigation or public sanction.

BCFSA ensures that credit unions and trust companies have appropriate authorizations in place to conduct business in BC. We enforce compliance with legislative requirements that govern, for example, annual general meeting notices, voting practices, false or misleading advertising, and unfair contracts. BCFSA more generally ensures that credit unions and trust companies do not engage in acts and conduct that might reasonably harm the interests of depositors.

While BCFSA does not generally intervene in individual disputes, service quality issues, and business decisions made by institutions, complaints from consumers on these and other issues may be indicative of market conduct issues BCFSA will pursue. BCFSA will accept complaints in any format, however completing this form ensures adequate information is provided initially and allows for more efficient processing of complaints.

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Please contact us at 604 398-5029 / [CUandTrusts@bcfsa.ca](mailto:CUandTrusts@bcfsa.ca) with any questions about our role and your complaint.

**INSTRUCTIONS**

1. This form will expand as you complete the sections, however if you do run out of space, please attach additional sheets.
2. Upon completion, please email this form and all attachments to:  
Email: [CUandTrusts@bcfsa.ca](mailto:CUandTrusts@bcfsa.ca)  
BC Financial Services Authority  
600-750 West Pender Street  
Vancouver, B.C. V6C 2T8  
Ph: 604-398-5029 / Fax: 604-660-3365

***Freedom of Information and Protection of Privacy Act (FOIPPA)***

The information requested on this form is collected under the authority of section 26(c) of the *Freedom of Information and Protection of Privacy Act*. The information is collected for the purpose of processing, investigating, and responding to your complaint. Complaints are treated as confidential and maintained as such, subject to enforcement proceedings and the *Freedom of Information and Protection of Privacy Act*. If you have any questions about the collection or use of this information, please contact the Privacy Officer at 604-660-3555, 600-750 West Pender Street, Vancouver, B.C. V6C 2T8.

**PART 1 – YOUR INFORMATION**

Last Name	First Name
Mailing Address	City & Postal Code
Phone Number	Secondary Phone Number
Email Address	

Please advise how you prefer we contact you  Phone  Email

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Are you the:  Policyholder/depositor  Employee of the institution  Public  Lawyer  
 Other regulator or government agency  Other:

**PART 2 – SUBJECT OF THE COMPLAINT**

Credit Union or Trust Company

Name of Employee

Mailing Address

City & Postal Code

Phone Number

Email Address

**PART 3 – WHAT IS THE COMPLAINT ABOUT?**

Please briefly describe what wrongdoing is alleged.

**PART 4 – DETAILS**

Please provide details of the complaint including dates as available. Include key meetings, communications (phone, e-mail, in person), other parties involved, key decisions, document exchanges, activity location, and other information that will help us understand and evaluate your complaint.

DATE	EVENT

**PART 5 – SUPPORTING DOCUMENTS**

It is important that you provide evidence to support your allegations. We ask that you attach copies of the documents to support the complaint. This can include the membership agreements, any relevant documents issued by the institution, and any correspondence between you and the institution. You should retain the original documents for your own records. However, we may need your original documents for an enforcement proceeding (we will notify you if that becomes necessary).

**PART 6 – OTHER PARTIES**

Please provide information about other individuals/parties who can provide information in relation to your complaint.

Name:	Contact Information (phone/email)	Name:	Contact Information (phone/email)

**PART 7 – OTHER ACTIONS YOU HAVE TAKEN**

Have you made a complaint with the credit union, trust company, other regulatory agencies, or industry groups?  Yes  No

If yes, please provide details (e.g. response from institution, agency/group, status of complaint, key dates, etc.).

**Please provide supporting documents.**

If not, please provide the reason:

Are you involved in legal action related to issues raised in your complaint?  Yes  No

Details (e.g. type of legal action, parties, status, key dates, etc.).

Please provide supporting documents as relevant. We encourage you to consult your legal counsel beforehand.