

ADR Chambers Banking Ombuds Office

COMPLIANCE PROGRAM

ADRBO'S COMPLIANCE OFFICER

The Compliance Officer is responsible for ensuring ADRBO's compliance with regulatory requirements, and also investigates complaints raised against the operation of the ADRBO. The Compliance Officer is a highly-skilled mediator who is familiar with ADRBO's processes and the regulations it is subject to.

The Compliance Officer has five main roles:

- 1) To produce semi-annual reviews respecting ADRBO's compliance with regulations;
- 2) To help ensure compliance with regulatory timelines—specifically, that ADRBO must respond to complainants within 30 days of receiving submissions; that, where investigations are undertaken, Final Reports be submitted within 120 days of the investigator receiving all information necessary for the Investigator to make a recommendation; and that all ADRBO board members, staff, and investigators must continually meet the accepted standards of impartiality and independence;
- 3) To investigate complaints from the public, members, and the FCAC respecting ADRBO's compliance;
- 4) To review feedback from complainants and member banks regarding ADRBO's performance and regulatory compliance; and
- 5) To ensure ADRBO's submission of annual and five-year reports required by regulation; and ensure information is publicly posted on ADRBO's website that is required by regulation.

WHO CAN REQUEST A REVIEW?

Anyone can request a review on issues relating to ADRBO'S performance.

When making a complaint, you will be required to provide your contact details. Anonymous complaints will not be investigated.

WHAT INFORMATION IS NEEDED?

The following information will help us speed up the investigation process:

- Name, address, phone number, cell phone, email address;
- A description of your concern;
- Any background information;
- What you expect from the process.

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WHAT ISSUES CAN I RAISE?

The Compliance Officer can review the following issues:

- Concerns related to ADRBO's compliance with the *Complaints (Banks, Authorized Foreign Banks and External Complaints Bodies) Regulations*;
- Concerns related to ADRBO's compliance with its own policies;
- General concerns related to ADRBO's investigation process.

Please note that the Compliance Officer is not an avenue through which to overturn an investigator's final decision. The Compliance Officer's review is strictly limited to whether the investigation itself was handled improperly procedurally. If the investigation reveals flaws, or that policies, procedures, or guidelines are not being followed, these are brought to the attention of management with recommendations on how they can be improved.

REGISTERING COMPLAINTS

Complaints can be made in writing in English or French via mail (Compliance Officer, P.O. Box 1006, 31 Adelaide St. E, Toronto, ON, M5C 2K4), phone (1-800-941-3655), fax (1-877-803-5127), or email (Compliance@adr.ca). You can also file a complaint directly with the Financial Consumer Agency of Canada, please visit: <http://www.fcac-acfc.gc.ca/Eng/resources/lodgeComplaint/Pages/home-accueil.aspx>

WHAT HAPPENS TO MY SUBMISSION?

The Compliance Officer will contact you to let you know if your submission raises an issue that can be investigated. If an investigation will be conducted, it will be completed within 60 days of ADRBO receiving your submission. During the investigation, you might have to participate in interviews with the Compliance Officer and provide documentation to support your complaint.