

Fees

ADRBO charges members a flat fee plus an hourly rate for investigations. The table below outlines the rates paid by all member banks. ADRBO's services are free for complainants to access.

Annual Administration Fee

Member banks pay to ADRBO an Annual Administration Fee based on the average annual number of Complaints escalated to the member bank's previous ECB or ADRBO, regardless of whether investigated or determined to be out of scope, in the prior two (2) fiscal years (November 1 – October 31).

The Annual Administration Fee is determined by reference to the following chart:

Number of Complaints	Annual Administration Fee
0	\$1,530
1-2	\$3,183.42
3-4	\$6,494.34
5-9	\$10,824.24
10-14	\$16,236.36
15-19	\$27,060.60
20-24	\$43,296.96
25-34	\$75,770.70
35-44	\$108,243.42
45-54	\$140,716.14
55-64	\$173,188.86
65+	\$194,837.34

Hourly Investigation Rate

In addition to the Annual Administration Fee, if ADRBO determines that a Complaint involving a member bank is within its scope and assigns it for an investigation, the subsequent investigative work will be billed to the member bank on an hourly basis. The hourly investigation rate is \$295 per hour worked.

The total fees charged to member banks from November 1, 2021 to October 31, 2022 are: DCBank, \$1,525; National Bank, \$64,613; RBC, \$371,407; Scotiabank, \$363,663; Tangerine Bank, \$16,130 TD \$524,003.

In addition to the fees charged to banks, ADRBO receives operational support in the form of office space, human resources services, IT services and accounting services provided by ADR Chambers Inc.