

<b>Subject:</b>	023321_How should I file complaint re: Bank
<b>From:</b>	Information (Information@osfi-bsif.gc.ca)
<b>To:</b>	water.lulu@yahoo.ca;
<b>Date:</b>	Thursday, December 22, 2016 10:30 AM

Dear Ms. Lanteigne,

Thank you for your email of December 22, 2016.

Although the Office of the Superintendent of Financial Institutions (OSFI) regulates federally regulated financial institutions (FRFIs) and private pension plans, our central role is to monitor these institutions for solvency, liquidity, safety and soundness. We do not have authority over matters of individual consumer protection and we are unable to intervene on behalf of individual consumers.

All FRFIs must, by law, have a complaint-handling process in place for consumers. The Financial Consumer Agency of Canada (FCAC) is the government agency responsible for overseeing FRFI compliance with federal consumer protection laws and regulations. This includes ensuring that those complaint-handling processes are in place.

For more information on how the FCAC handles complaints you may refer to the following link: <http://www.fcac-acfc.gc.ca/Eng/resources/lodgeComplaint/Pages/HowFCACCh-Commentl.aspx>. If you require further assistance, you may contact the FCAC by email at [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca) or through its Consumer Contact Centre at 1-866-461-3222.

I trust this will be of assistance.

Sincerely,

**Jeams Cherestal**

Correspondence Officer / Agent de la correspondance

Communications and Consultations / Communications et consultations

Office of the Superintendent of Financial Institutions / Bureau du surintendant des institutions financières

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**From:** water.lulu@yahoo.ca [mailto:water.lulu@yahoo.ca]

**Sent:** December-22-16 3:54 AM

**To:** Information

**Subject:** 023321\_How should I file complaint re: Bank

Hello

I filed a formal complaint that is being currently investigated by a securities regulator but some aspects of the complaint regard the actions of a bank so I've been instructed to bring those concerns to the Office of the Superintendent of Financial Institutions since it falls under the Banking Act. I have my information in the form of a sworn affidavit and I'd like to submit it. I just need to know how. If you can send me the email of a contact person I can email the documents in or if you prefer I could send it by data key. Whatever format works well.

The basic issue regards the bank's non disclosure of risks regarding stranded assets, lack of fiscal prudence and possible act of fraud by an employee.

Thank you

Louisette Lanteigne

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Thank you

Louisette