



Financial Consumer  
Agency of Canada

Agence de la consommation  
en matière financière du Canada

# ***Survey of Consumers about Complaint Handling in Banking***

## **Final Report**

### **Prepared for Financial Consumer Agency of Canada**

Supplier Name: Environics Research

Contract Number: 5R000-182493/001/CY

Contract Value: \$183,533.13 (including HST)

Award Date: 2019-02-08

Delivery Date: 2019-04-26

Registration Number: POR 124-18

For more information on this report, please contact the Financial Consumer Agency of Canada at:  
[info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)

**Ce rapport est aussi disponible en français**

**Canada**

**Survey of Consumers about Complaint Handling in Banking  
Final report**

Prepared for Financial Consumer Agency of Canada by Environics Research

April 2019

Permission to reproduce

This publication may be reproduced for non-commercial purposes only. Prior written permission must be obtained from Financial Consumer Agency of Canada. For more information on this report, please contact Financial Consumer Agency of Canada at: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)

© Her Majesty the Queen in Right of Canada, as represented by the Minister of Public Services and Procurement Canada, 2019.

Cat. No. FC5-61/2019E-PDF

ISBN 978-0-660-31532-4

Cette publication est aussi disponible en français sous le titre ***Sondage à l'intention des consommateurs sur le traitement des plaintes dans le secteur bancaire - Rapport final.***

## Table of contents

<b>Executive summary .....</b>	<b>i</b>
<b>Introduction .....</b>	<b>1</b>
<b>Detailed findings .....</b>	<b>2</b>
I. Type of banking problems experienced.....	2
II. Level of complaint resolution reached .....	4
III. Experience with and opinions of complaint handling process .....	8
IV. Awareness of complaint handling organizations .....	18
V. Unresolved problems.....	19
VI. Confidence in bank's problem resolution .....	22
VII. Actions taken following banking problems.....	25
VIII. Banking access problems .....	27
<b>Appendix A: Methodology .....</b>	<b>30</b>
<b>Appendix B: Quantitative research instrument.....</b>	<b>36</b>

## Executive summary

### Background and objectives

Financial Consumer Agency of Canada (FCAC) required quantitative evidence to support its review of the accessibility, timeliness and effectiveness of complaint handling in banking.

The specific objectives of this research were to assess:

- Level of awareness of bank's complaints handling process (CHP), including escalation procedures and the option of taking their complaints to External Complaints Bodies (ECB), and FCAC;
- If information about CHPs is readily available and easy to understand;
- If CHPs are accessible and transparent;
- Consumers' experiences resolving disputes with banks and ECBs;
- Experiences with "attrition" (i.e., becoming exhausted with the process and dropping the dispute before satisfactory resolution);
- If there are regular touchpoints and effective communication;
- Consumer opinions of the CHPs of banks and ECBs.

### Methodology

EnviroNics conducted a quantitative, random-probability telephone survey with 5,000 adult residents of Canada, from March 5 to 30, 2019 (respondents were screened to ensure they had an account or credit card with a bank). A survey of this size will yield results which can be considered accurate to within +/- 1.4 percentage points, 19 times out of 20. The data are weighted by region, age and gender to ensure the final sample is representative of the total population per the 2016 Census. More information about the survey methodology is included in Appendix A of the full report.

### Cost of research

The cost of this research was \$183,553.13 (HST included).

### Key findings

#### Incidence of complaints and outcomes

- Over four in ten Canadians (43%) experienced at least one in a list of 11 banking problems in the past two years; close to six in ten (57%) did not experience any. Among those reporting any banking problem, a majority of close to six in ten (57%) indicated they experienced more than one problem in the two-year time frame.
- Canadians reporting a banking problem indicate a range of issues, the most common being denied access to funds, transaction errors, fees not being as expected, and fraud/unauthorized access to funds.
- Among the four in ten who experienced at least one banking problem, three-quarters (73%) made contact with the first complaint-handling level; eight percent contacted the second level (the call centre or complaints department), and two percent contacted level 3 (bank's internal ombudsman). Less than

one percent reached level 4 (external complaint bodies). Just over one-quarter who experienced a problem in the past two years did not contact their bank about it.

- Eight in ten who contacted their bank about a problem (81%) went on to get a resolution at some level; two in ten (19%) did not get their problem resolved. The likelihood of complaint resolution is highest at level 1 (76% of those who contacted level 1) and drops with each subsequent level contacted (43% who contacted level 2 and 34% who contacted level 3).
- There is increasing reluctance to contact higher complaint handling levels when resolution is not achieved at lower levels. Half (49%) who contacted but did not get a resolution at Level 1 did not go on to contact Level 2; subsequently, two-thirds (65%) of those without a resolution at Level 2 did not go on to contact Level 3. Overall, 12 percent of those who contacted their bank to attempt to resolve a problem dropped the matter before resolution (attrition).
- There is limited experience with the external complaint bodies that comprise level 4. Among the very small number of people whose complaint was not resolved at level 3 (n=25), most (17 people) did not contact level 4. One person indicated they contacted and had their problem resolved at level 4; five people contacted an external complaint body but did not find resolution.

#### **Opinions of the complaint handling process**

- Four in ten (41%) Canadians who contacted their bank about a problem said they encountered at least one barrier to resolution; close to six in ten (57%) did not. The barriers mentioned point to a lack of effectiveness of the process (26% - e.g., poor customer service, could not or would not fix the problem), while accessibility (14%) and timeliness (7%) were secondary issues. Similarly, reasons given for not contacting the bank in the first place, or for dropping out before resolution, emphasize concerns about effectiveness over timeliness and accessibility.
- Close to nine in ten who reported their problem was resolved said it took less than one month from when they first experienced the issue. When the problem was resolved in under one month, only minorities felt this was too long (14% resolved in less than one week, 41% one week to under one month), but if the problem went on longer than one month before resolution, strong majorities said this was too long (72% one to under three months, 86% more than three months). Similarly, the decision to drop a complaint (attrition) is most often made within a month.
- Close to two-thirds (64%) of Canadians contacting their bank about a problem are satisfied to some extent with the process they experienced, while one-quarter (25%) are dissatisfied and 10 percent are neutral. Satisfaction with the process is inextricably linked to effectiveness in bringing about a resolution: it is highest when resolved at the first level (77%) compared to the second level (56%), and very low among those who dropped their complaint (12%).
- There are a few groups who consistently report more issues with banks and/or less satisfaction with getting banking problems resolved:
  - Satisfaction with the banking problem resolution process, outcomes and timeliness is lower among residents of major urban centres than those living in smaller communities, and among persons with disabilities that cause them difficulties with banking.
  - There is some indication that two groups - people with lower levels of education, and those speaking non-official languages - are less confident in their ability to contact their bank about a banking problem.

- Canadians who did not have a banking problem in the past two years, or who had a problem but did not contact their bank, are confident they could find out what to do if they have a future banking problem and that their complaint would be resolved to their satisfaction. However, once they enter the complaint handling process, that confidence is not always borne out, particularly for the substantial minority whose problem was not resolved (19% who contacted their bank).

#### **Awareness and information needs**

- There is low awareness (17%) of external complaint bodies in the Canadian population. In particular, among those who reached Level 3, only 27 percent were aware of Level 4 organizations, the next stage of the complaint handling process.
- There is moderate agreement among complainants that they were kept informed about the status of their complaint (58%); however, the higher the level of contact, the less likely they agree they were kept informed (68% whose problem was resolved at Level 1, 47% with a problem resolved at Level 2, and 25% whose problem was not resolved). Also, most complainants do not recall banks providing information on additional complaint handling steps (only 30% recalled this, the majority (66%) did not).

#### **Political neutrality statement and contact information**

I hereby certify as senior officer of Environics that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada, and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leaders.



Sarah Robertson  
Vice President, Public Affairs  
Environics Research Group  
[sarah.roberson@environics.ca](mailto:sarah.roberson@environics.ca)  
613-793-2229

**Supplier name:** Environics Research Group  
PWGSC contract number: 5R000-182493/001/CY  
Original contract date: 2019-02-08  
For more information, contact [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)

## Introduction

### 1. Background

In November 2018, Financial Consumer Agency of Canada (FCAC) began a review of the complaint handling process (CHP) in banking, including the effectiveness of External Complaints Bodies (ECBs). To support this review of accessibility, timeliness and effectiveness, FCAC commissioned quantitative public opinion research to:

- Provide quantitative evidence of complaint handling in banking
- Assess consumers' opinions about complaint handling in banking.

### 2. Research rationale and objectives

The specific objectives of this research are to assess:

- Level of awareness of bank's CHPs, including escalation procedures and the option of taking their complaints to ECBs and FCAC;
- If information about CHPs is readily available and easy to understand;
- If CHPs are accessible and transparent;
- Consumers' experiences resolving disputes with banks and ECBs;
- Experiences with "attrition" (i.e., becoming exhausted with the process and dropping the dispute before satisfactory resolution);
- If there are regular touchpoints and effective communication;
- Consumer opinions of the CHPs of banks and ECBs.

### 3. Report

This report begins with an executive summary outlining key findings and conclusions, followed by a detailed analysis of the results. A detailed description of the methodology used to conduct this research is presented in Appendix A. The research instruments are presented in Appendix B.

Note: Some columns and rows may not add to 100% due to rounding or multiple mentions. Any base sizes not indicated are total sample.

## Detailed findings

### I. Type of banking problems experienced

Over four in ten Canadians experienced at least one banking problem in the past two years. The most common types of banking problems are accessing funds, transaction errors, services or fees not meeting expectations, fraud, and poor customer service.

Canadians were asked if they have experienced any of eleven types of banking problems in the past two years. Just over four in ten (43%) indicated they experienced at least one of the problems identified in the survey, while the majority (57%) had not.

In general, banking problems are spread across the various categories and no type of banking problem stands out. More than one in ten each said they experienced: an issue preventing them from accessing their funds (such as having a credit card rejected at a store or an unexpected hold on a deposited cheque); a transaction error (whether something a store did or the bank did); services or fees not being as expected; fraud/unauthorized access to funds; or issues with the behaviour of a bank employee/poor customer service. Fewer said they experienced other types of banking issues.

**Table 1 - Banking problems experienced in past two years**

Banking problems	Total sample (n=5,000)	Only OR most serious problem (base: those reporting at least one problem, n=2,013)
<b>Net: Experienced at least one banking problem in past two years</b>	<b>43%</b>	<b>100%</b>
Issue preventing access to funds	14%	16%
Transaction error - store/bank	14%	13%
Banking services/fees not what you were told/expected	12%	10%
Fraud or other unauthorized access to funds	12%	20%
Behaviour of a bank employee/poor customer service	11%	12%
Charged for a banking service not agreed to	8%	6%
Credit limit increased or lowered without consent	8%	6%
Misled about/pressured into signing up for a banking product or service	8%	8%
Bank account, loan, credit card or mortgage interest rates not what you were told/expected	5%	4%
Data breach or misuse of personal information	4%	4%
Aggressive activities related to debt collection/service cancellation	3%	2%
No problem in past two years	57%	n/a

Q1-11 Have you had any of the following problems in the past two years?

Q12 THOSE REPORTING MORE THAN ONE PROBLEM: And which of those issues would you say was the SINGLE most serious? (percentaged on all experiencing a problem)



The survey results show that over half of Canadians who said they had at least one of the banking problems discussed in the survey reported at least two different types of problems (57%); just over four in ten (42%) had only one.

Those experiencing only one problem in the past two years (42% of those who experienced any problem) were told to think about this problem when answering subsequent survey questions. Those who experienced more than one type of banking problem (57% of those experiencing any) were asked to indicate the one they considered the most serious, and this was the problem they were asked to discuss throughout the survey. Overall, the most common problems discussed during the survey were problems related to fraud/unauthorized access to funds (20%), issues related to accessing funds (16%), transaction errors (13%) or the behaviour of a bank employee (12%).

**Table 2 -Banking problems experienced in past 2 years**

Banking problems	Total sample (n=5,000)	Those reporting at least one problem n=2,013
<b>Net: Experienced at least one banking problem in past two years</b>	<b>43%</b>	<b>100%</b>
One problem	18%	42%
Two problems	10%	24%
Three problems	7%	15%
Four or more problems	8%	18%
No problem in past two years	57%	n/a

Q1-11 Have you had any of the following problems in the past two years?

Experience with at least one type of banking problem in the past two years is higher:

- in Ontario (48%) and BC (47%), and lower in Quebec<sup>1</sup> (32%) and Manitoba (38%);
- in urban centres (49%) compared to rural or small communities (38%);
- among younger Canadians (50% age 18 to 34 and 48% age 35 to 54) and tends to decrease with age (down to 29% age 65 and over); retired Canadians are the least likely to say they had a recent banking problem (30%).
- among Canadians with higher annual household incomes, ranging from 37 percent with incomes under \$40,000 to 55 percent with incomes of \$150,000 or more; a similar pattern is observed with level of education (from 34% with high school or less education, to 47% with a university degree).
- among those who reported having a disability that makes it difficult to deal with a bank (59%) compared to those who either do not have a disability (42%) or have a disability that does not impact their banking (38%).

<sup>1</sup> Note that the survey disqualified respondents who only had accounts or credit cards with credit unions, which is a higher proportion of Quebec residents than those in other provinces.

## II. Level of complaint resolution reached

Those who indicated they had at least one banking problem in the past two years (43% of total sample) were asked a series of questions to determine how they chose to handle the problem and the outcome, at each of the following levels of complaint resolution:

- Level 1: the bank branch's tellers or managers, the bank's call centre, or an online chat via the bank's web site or app
- Level 2: If the bank is unable to resolve a complaint at the first level, individuals can be referred to a second level, for example, someone outside the branch, a different call centre employee, or another department such as the bank's complaint-handling department
- Level 3: If the bank is unable to resolve a complaint at the second level, individuals may be referred to a third level, usually called the bank's internal ombudsman
- Level 4: The final level to resolve banking complaints involves external complaint bodies, like the Ombudsman for Banking Services and Investments (OBSI), or the ADR Chambers Banking Ombuds Office (ADRBO).

### 1. Contacting the bank about the problem

**Of those experiencing a banking problem in the past two years, almost three-quarters contacted the bank about it (three in ten Canadians overall).**

Those who indicated they had at least one banking problem in the past two years (43% of total sample) were asked if they contacted the bank about it (or about their most serious problem, if they had more than one). Close to three quarters said they did, which equates to three in ten Canadians contacting their bank about a problem in the past two years.

**Table 3 – Incidence of banking problem and bank contact**

Incidence of banking problem / contact	Among those with a banking problem (n=2,013)	Among total sample (n=5,000)
Did not have banking problem	-	57%
Had a banking problem	100%	43%
<i>Had problem and did not contact bank</i>	<i>27%</i>	<i>12%</i>
<i>Had problem and contacted bank</i>	<i>73%</i>	<i>31%</i>

Q1-11 Have you had any of the following problems in the past two years?

Q13 Did you contact the bank about this problem?

BASE: TOTAL SAMPLE (n=5,000)

Among those with a recent banking problem, the likelihood to contact the bank about the problem is lower among those with less education (68% without a postsecondary education) and among those speaking a non-official language at home (64%).

## 2. Resolution status of banking problem

One in five were unable to resolve their banking problem when they contacted their bank (six percent of Canadians overall). The likelihood to resolve the problem is highest at the first level of contact and declines with each subsequent level pursued. Fewer than one percent contact level 4 (external complaints bodies).

The three-quarters (73%) of Canadians with a banking problem who said they contacted their bank were asked about the complaint handling levels they reached to achieve a resolution. Those who did not indicate receiving a resolution at one level were asked if they contacted the next, to identify where attrition is occurring.

The table below summarizes the resolution of Canadians' banking problems. Among those experiencing a banking problem for which they contacted the bank, eight in ten (81%) said they achieved a resolution at some level— this represents one-quarter of the overall population. A notable minority of two in ten (19%) did not achieve resolution, representing six percent of the population.

**Table 4 - Summary of banking problems and resolution status**

Banking problems / resolution status	Among those with a banking problem who contacted the bank (n=1,482)	Among total sample (n=5,000)
Did not have banking problem in past two years	-	57%
Had a problem but did not make contact	-	12%
Had a problem and made contact	100%	31%
<i>Problem was not resolved</i>	19%	6%
<i>Problem was resolved</i>	81%	25%
<i>At level 1</i>	75%	23%
<i>At level 2</i>	5%	2%
<i>At level 3</i>	1%	<1%
<i>At level 4</i>	<1%	<1%

Among those who contacted the bank about their banking problem, close to two in ten every region and population segment did not see their problem resolved; there are no statistically significant variations by subgroup.

**By level of contact.** Overall, *likelihood to contact* is highest at level 1 (73%) and subsequently declines among those whose problem is not (yet) resolved, to half (49%) who contacted level 2 and one-third (32%) who contacted level 3.

Similarly, when those achieving resolution of their problem is calculated as a proportion of contacts, it indicates the *likelihood of resolution* is highest at level 1 (76% of those who contacted level 1) and drops with each subsequent level (to 34% of those who contacted level 3).

**Table 5 – Summary of banking problem resolution status at each level**

Resolution status at each level	Level 1 (Base: had problem in past 2 years, n=2,013)	Level 2 (Base: not resolved at Level 1, n=362)	Level 3 (Base: not resolved at Level 2, n=101)
Did not contact this level	27%	49%	65%
Net: contacted this level	73%	49%	32%
Problem was resolved	55%	21%	11%
Problem was not resolved	17%	28%	21%
Don't know/refused	1%	1%	2%
<i>Resolution as % of contact</i>	76%	43%	34%

BASE: THOSE WITH AT LEAST ONE BANKING PROBLEM IN PAST TWO YEARS (n=2,013)

Q13/14 Did you contact the bank about this problem? IF YES: Was the problem resolved at this level?

Q15/16 Did you contact someone at this level to try to resolve the problem? IF YES: And was the problem resolved at this level?

**Level 4 (ADRBO/OBSI).** Only a small number of people who contacted level 3 indicated they did not get their problem resolved (n=25). They were then asked if they contacted level four: external complaints bodies like the Ombudsman for Banking Services and Investments (OBSI) or the ADR Chambers Banking Ombuds Office (ADRBO). Most (17 people) did not contact either of these organizations after they failed to reach resolution at Level 3. One person indicated they contacted and had their problem resolved at OBSI; five people contacted either OBSI or ADRBO but did not find resolution.

**Table 6 - Experience with ADRBO/OBSI**

Experience	Complaint not resolved at level 3 (n=25*) (not percentaged)
Contacted and resolved at OBSI	1 person
Contacted but not resolved at OBSI	4 people
Contacted but not resolved at ADRBO	1 person
Did not contact this level	17 people
Don't know/refused	2 people

Q17 The final level to resolve banking complaints involves external complaint bodies, like the Ombudsman for Banking Services and Investments (O-B-S-I), or the ADR Chambers Banking Ombuds Office (A-D-R-B-O). Did you contact one of these organizations about this complaint? IF CONTACTED ASK: And was the problem resolved at this level?

BASE: COMPLAINT NOT RESOLVED AT LEVEL 3 (n=25)

\* Caution should be used in interpreting data due to small sample size

### 3. Summary: level contacted to resolve banking problem

To summarize, among those who experienced a banking problem in the past two years, just over one-quarter did not contact the bank, while close to three-quarters did (Level 1). Fewer than one in ten pursued the problem at level 2, only two percent reached level 3, and fewer than one percent attempted resolution via level 4.

**Table 7 - Summary of level contacted to resolve banking problem**

Level contacted to resolve banking problem	Had a banking problem in past two years (n=2,013)	Had a banking problem and contacted bank (n=1,482)
Did not contact bank	27%	n/a
Contacted branch (Level 1)	73%	100%
Contacted call centre/complaints (Level 2)	8%	12%
Contacted bank ombudsman (Level 3)	2%	2%
Contacted OBSI or ADRBO (Level 4)	<1%	<1%

The likelihood to contact higher levels is largely similar across the population segments. Contacting Level 2 is still a minority, but somewhat higher among those who indicate later in the survey that they have a disability that makes it difficult to deal with a bank (24%).

### 4. Attrition

**Close to two-thirds who did not get their problem resolved have dropped the matter (attrition), which translates to 12 percent of those who contacted their bank about the problem.**

Those who indicated at any stage their problem was not resolved (19% of those who contacted the bank) were asked if they are still in the process of trying to get a resolution or if they decided to drop it. Close to two-thirds of this group said they decided to drop the problem (attrition), representing 12 percent of those who chose to contact the bank about their problem in the first place (i.e., made an initial attempt to resolve the problem). Attrition increases as level of contact increases.

**Table 8 - Status of problems that remain unresolved**

Status of unresolved problems	Among those whose problem was not resolved (n=294)	Among those who contacted the bank <sup>a</sup> (n=1,482)	Contacted Level 2 (n=176)	Contacted Level 3/4 (n=36*)
Had a problem and made contact	-	100%	100%	100%
Problem was resolved	-	81%	50%	38%
Problem was not resolved	100%	19%	50%	62%
<i>Problem was dropped ("attrition")</i>	64%	12%	33%	46%
Still pursuing resolution	28%	5%	14%	12%
Resolution status – undecided/not sure	8%	2%	3%	4%

Q20 Are you still in the process of trying to get this problem fixed, or did you decide to drop it?

BASE: THOSE WHO CONTACTED BANK BUT DID NOT REPORT PROBLEM WAS RESOLVED (n=294)

\* NOTE SMALL BASE (<100) – CAUTION IS ADVISED IN INTERPRETING RESULTS

<sup>a</sup> This group is not exclusively Level 1; it includes those who went on to Levels 2/3/4.

The sample size of those with unresolved problems is too small for analysis of subgroups who may be more likely to drop their problem rather than continue to pursue it.

### III. Experience with and opinions of complaint handling process

#### 1. Time to resolve banking problem

**Most of those who had their banking problem resolved said it took less than one month and that this length of time is acceptable. However, the minority whose problem took longer than a month to resolve said that was too long.**

Those who indicated their banking problem of the past two years was resolved (n=1,188) were asked how long it took to conclude everything, starting from when the problem was first experienced. Close to nine in ten said the process took less than a month, including two-thirds who said it took less than one week. Seven percent said it took from one to under six months, and three percent said it took six months or more to resolve.

**Table 9 - Length of time to conclude resolution process**

<b>Length of time to resolution</b>	<b>Problem resolved (n=1,188)</b>
Net: less than one month	88%
Less than one week	67%
One week to less than a month	20%
Net: one month to under six months	7%
More than one month but less than three months	5%
More than three months but less than six months	2%
Six months or more	3%
Don't know	3%

Q23 From when you first experienced the problem, how long did it take to conclude everything?

BASE: THOSE SAYING THEIR PROBLEM WAS RESOLVED (n=1,188)

Responses are very similar across the country and across most subgroups. As would be expected, length of time to resolution is shorter when an individual had their problem resolved at level 1 (70% in less than one week) than if they went on to pursue resolution at level 2 (41% in less than one week; instead, the majority - 56% - took more than one month).

Most (72%) of those achieving problem resolution felt the amount of time it took was acceptable, and one-quarter (26%) said it took too long. However, the longer the process takes, the more likely the individual is to feel it is unacceptable. The tipping point appears to be around the one-month point: if the problem was resolved in under one month the majority were satisfied, but if the problem went longer than one month before resolution, most said this was too long.

This is directly related to the level of resolution. Most (75%) of those who had their problem resolved at level 1 were satisfied with the length of time it took, compared to only four in ten (40%) who got resolution at level 2 (i.e., at level 2, 60% said resolution took too long).

**Table 10 - If length of time to resolve was acceptable-by length of time to resolve**

If length of time to resolve was acceptable	Problem resolved and gave timeframe (n=1,155)	Less than one week (n=788)	One week to under one month (n=240)	One month to under three months (n=61*)	More than three months (n=66*)
Right amount of time	72%	85%	58%	25%	13%
Too long	26%	14%	41%	72%	86%
Don't know	1%	1%	2%	4%	2%

Q24 Did you feel that was too long or just about the right amount of time to fix this problem?

BASE: PROBLEM RESOLVED AND GAVE TIMEFRAME (n=1,155)

\* NOTE SMALL BASE (<100) – CAUTION IS ADVISED IN INTERPRETING RESULTS

The view that it took too long to resolve the banking problem is more common among residents of urban centres, and is linked to having a health condition that causes difficulties with banking. These opinions do not vary significantly by household income.

## 2. Barriers encountered when dealing with banking problem

**Four in ten Canadians who contacted their bank about a problem encountered at least one barrier to resolution. The most mentioned barriers involve a lack of effectiveness, notably customer service issues.**

Canadians who contacted their bank about a problem, whether or not it was resolved, were asked what barriers, if any, they encountered while attempting to deal with the situation (open-ended, without providing response options). Four in ten mentioned at least one barrier, while six in ten did not encounter any notable barriers to resolution or were not able to recall any.

The most widely mentioned barriers relate to the effectiveness of the complaint handling process (26%), followed by issues of accessibility (14%) and timeliness (7%). Effectiveness issues included poor customer service, bank staff being unhelpful, rude, or not knowledgeable, lack of communication, and not being able to fix the problem due to lack of responsibility or bank policies. Accessibility-related problems included being transferred to multiple people, inconvenient bank location or hours, phone system issues, and not knowing what to do.

Table 11 - Barriers encountered while dealing with problem

Barriers	Contacted bank (n=1,482)	Dropped complaint (n=193)
Net: effectiveness	26%	58%
Poor customer service – unhelpful/rude	8%	20%
They could not fix the problem (general)	5%	11%
They refused to fix problem/not take responsibility	4%	9%
They could not fix because of bank policies	4%	12%
Poor customer service (general)	4%	9%
Poor customer service - not knowledgeable	3%	6%
Poor communication - lack of response/follow-up	2%	2%
Poor communication - lack of communication (general)	2%	3%
Net: accessibility	14%	16%
Had to be transferred/speak to multiple people	5%	5%
Inconvenience - location/having to go to bank branch	2%	3%
Difficulty with automated phone system	2%	2%
Not knowing what to do / lack of information	2%	2%
Privacy concerns/did not want to provide info	1%	2%
Inconvenience - hours/availability	1%	3%
Poor communication - language barriers	1%	1%
Had to call back/make multiple calls	<1%	-
Net: timeliness	7%	6%
Wait times/hold times	7%	6%
No barriers experienced	57%	27%
Don't know	2%	1%

Q26 What, if any barriers, did you encounter when you attempted to deal with this problem?  
 BASE: THOSE WHO CONTACTED BANK ABOUT THEIR PROBLEM (n=1,482)

Those who dropped their complaint are notably more likely than those who got a resolution to mention certain effectiveness issues, notably poor customer service and bank policies.

Specific mentions of barriers to resolution cover a wide range of difficulties experienced, with many indicating the banks could be less bureaucratic and more helpful, sympathetic and client-centric in their problem resolution approach. Several mentions also suggest the banks hold the balance of power in the complaint handling process, and the customers are at a disadvantage; they have to accept what the bank tells them. The following bullets provide example comments related to:

- rudeness (“unsympathetic and very rude employees”);
- upselling (“they tried to sell me more stuff”);
- stalling (“just people wasting my time”; “going around in circles”);



- lack of ability to solve problems at lower levels (“bank tellers could not resolve the issue and had to escalate to a manager”);
- miscommunication (“you can never talk to the same person twice so you have to make sure the person you initially deal with puts notes on your file so the next bank rep knows what the issue is”); and,
- arcane or impractical procedures (“I had to physically be there, couldn't transfer money electronically”; “they say we need this paper and that paper”; “the bank blocked that service from my account and since then have given me a number to call... they basically told me if I can't get it resolved through the number given then I'm out on my own”).
- bank policies or delays (“they wouldn't complete a report at the police station, told (us) to do it online and there was an 8 month wait period”);
- having a bank-centric rather than customer-centric approach (“the bank tended to deal with it as if you were guilty before proven innocent... they are out to (protect) their own interests”; “the bank was arrogant about the problem. They were rude about their mistake. It made me angry.” “I wanted an apology. I wanted them to say, 'I'm sorry we screwed up.'”).

There were also mentions of time or knowledge restrictions preventing the account holder from taking the matter further.

Barriers are fairly similar across the country and among most subgroups of the population. Mentioning wait times was somewhat higher among Canadians under age 55 than their older counterparts. Mentions of customer service representatives being unhelpful were somewhat higher among those having a disability that makes banking difficult.

## 5. Satisfaction with complaint resolution outcome

**Most Canadians with a resolved banking problem are at least somewhat satisfied with the outcome. Satisfaction is lower among those who had to go above Level 1 to achieve resolution.**

Eight in ten who had their banking problem resolved expressed satisfaction with the outcome, including half who were very satisfied. Seven percent were neutral and one in ten were dissatisfied with the outcome of their complaint. However, satisfaction is notably lower among those who had to pursue level 2 to get a resolution (58% overall satisfied vs. 84% resolved at Level 1).

**Table 12 - Satisfaction with complaint resolution outcome**

Level of satisfaction	Problem resolved (n=1,188)	Problem resolved Level 1 (n=1,101)	Problem resolved Level 2 (n=75*)	Problem resolved Level 3/4 (n=12* - NOTE: actual #s used)
Net: Satisfied	82%	84%	58%	(6)
Very satisfied	49%	51%	29%	(3)
Somewhat satisfied	33%	33%	29%	(3)
Neither satisfied nor dissatisfied	7%	6%	10%	(3)
Net: Dissatisfied	11%	9%	30%	(3)
Somewhat dissatisfied	5%	5%	14%	(1)
Very dissatisfied	6%	5%	16%	(2)
Don't know	<1%	<1%	1%	-

Q27 How satisfied are you with the outcome or end result of this problem?

BASE: THOSE SAYING THEIR PROBLEM WAS RESOLVED (n=1,188) / \*NOTE SMALL BASE (<100) – CAUTION IS ADVISED IN INTERPRETING RESULTS

Strong satisfaction (i.e., very satisfied) with the outcome increases with age and is highest among seniors age 65 and over (60%) and retired persons (57%); it is lowest among those living in urban centres (43%). Satisfaction with the outcome does not vary significantly by household income.

## 6. Overall satisfaction with complaint handling process

Close to two-thirds of Canadians contacting their bank about a problem are satisfied with the complaint handling process they experienced; one-quarter are dissatisfied (the rest are neutral). Satisfaction is strongly linked to whether or not the problem was resolved and at what level.

All who contacted the bank about a problem in the past two years, whether the issue was resolved or not, were asked to indicate their level of satisfaction with the complaint handling process overall (setting aside the end result). Close to two-thirds are satisfied (including just over one-third who are very satisfied), one-quarter are dissatisfied, and one in ten are neutral about the experience.

Overall satisfaction with the process is highest among those who had their problem resolved at level 1 (77%) compared to those resolved at level 2 (52%); satisfaction then drops to three in ten (30%) among those still pursuing resolution, and is lowest among those who dropped the problem before a resolution (12%).

**Table 13 - Satisfaction with complaint handling process overall**

Level of satisfaction	Contacted bank about banking problem (n=1,482)	Problem resolved Level 1 (n=1,101)	Problem resolved Level 2 (n=75*)	Problem resolved Level 3/4 (n=12* - NOTE: actual #s used)	Dropped complaint (n=193)
Net: Satisfied	64%	77%	52%	(5)	12%
Very satisfied	36%	45%	18%	(3)	4%
Somewhat satisfied	28%	32%	34%	(2)	7%
Neither satisfied nor dissatisfied	10%	10%	5%	(1)	9%
Net: Dissatisfied	25%	12%	43%	(6)	77%
Somewhat dissatisfied	10%	7%	23%	(2)	20%
Very dissatisfied	14%	4%	20%	(4)	58%
Don't know	1%	1%	-	-	2%

Q28 Thinking about the entire process itself, and setting aside the end result for a moment, how satisfied are you overall with the process you went through regarding this problem?

BASE: THOSE WHO CONTACTED BANK ABOUT THEIR PROBLEM (n=1,482) /\* NOTE SMALL BASE (<100) – CAUTION IS ADVISED IN INTERPRETING RESULTS

Strong satisfaction with the process itself increases with age (younger people being more inclined to be neutral than dissatisfied), and lower among those living in major urban centres and those with a disability that impacts their ability to do their banking. Satisfaction with the process does not vary significantly by household income.

Despite asking respondents to separately consider their views about the process and the outcome, the two are nonetheless inextricably linked. The table below shows how responses to the two questions are correlated.

Table 14 - Satisfaction with complaint handling process overall

Level of satisfaction	Very satisfied with outcome (n=608)	Somewhat satisfied with outcome (n=374)	Neither satisfied nor dissatisfied with outcome (n=75*)	Somewhat dissatisfied with outcome (n=61*)	Very dissatisfied with outcome (n=64*)
Net: Satisfied	96%	77%	27%	15%	9%
Very satisfied	<b>76%</b>	15%	5%	3%	4%
Somewhat satisfied	20%	<b>61%</b>	23%	12%	4%
Neither satisfied nor dissatisfied	3%	11%	<b>46%</b>	21%	11%
Net: Dissatisfied	2%	11%	26%	62%	80%
Somewhat dissatisfied	1%	8%	19%	<b>44%</b>	21%
Very dissatisfied	<1%	3%	7%	18%	<b>59%</b>
Don't know	<1%	1%	<1%	2%	<1%

Q27 How satisfied are you with the outcome or end result of this problem?

BASE: THOSE SAYING THEIR PROBLEM WAS RESOLVED (n=1,188) /\* NOTE SMALL BASE (<100) – CAUTION IS ADVISED IN INTERPRETING RESULTS

Q28 Thinking about the entire process itself, and setting aside the end result for a moment, how satisfied are you overall with the process you went through regarding this problem?

BASE: THOSE WHO CONTACTED BANK ABOUT THEIR PROBLEM (n=1,482)

**Reasons for dissatisfaction with process.** Those who expressed dissatisfaction with the complaint handling process (25% of those who contacted the bank about a problem) were asked the reasons why they feel that way (in their own words, without providing response options). The comments point mainly to dissatisfaction with the effectiveness of the process, including mentions of a poor customer service experience, a lack of resolution, the amount of effort involved, and poor communication or a lack of information on the part of the bank. By comparison, relatively few (17%) mentioned timeliness (i.e., the problem took too long).

Mentions are generally similar for those who indicated their problem was resolved and those who dropped their complaint, although more of the latter mentioned lack of resolution and poor customer service. It is notable that around one in seven (17%) who previously said their problem was resolved referred to it as not really having been fixed, suggesting some may have stopped pursuing a solution and simply referred to that as resolution.

**Table 15 - Reasons for being dissatisfied with complaint handling process**

Reasons for being dissatisfied	Contacted bank and dissatisfied with process (n=369)	Problem was resolved (n=165)	Complaint was dropped (n=148)
Poor customer service (general)	52%	49%	58%
Problem never got resolved/no resolution	26%	17%	32%
Process took too long	17%	25%	7%
Process took a lot of effort	14%	29%	4%
Poor communication/no response/follow-up	11%	11%	11%
Lack of information/no updates	9%	11%	8%
Other	1%	<1%	1%
Don't know	2%	3%	2%

Q29 Why were you dissatisfied with the process?

BASE: THOSE WHO CONTACTED BANK AND WERE DISSATISFIED WITH PROCESS (n=369)

As with the question about barriers, people unsatisfied with the complaint handling process mentioned being disrespected, client service representatives being rude, incompetent, inflexible or hard to reach, and having to spend too much time and effort on resolving the problem, or it not being resolved in the end. Selected comments are shown below:

“The length of time was much too long; they made the process of resolution quite difficult.”

“The process is designed to be dissatisfying.”

“They were making decisions with my money, without my approval and just wanted me to pay the bill.”

“They feel like they can do whatever they want, they're just there to make money.”

“Was dissatisfied it happened in the first place, and that the customer had to contact the bank to get the original process going.”

“Because they had already made their decision, there was no opportunity to have a reasonable conversation about it.”

“They are more interested in selling the products. They don't want to find out what the customer needs.”

“I got a call from life insurance at 9 p.m. I told them I wasn't interested, and they applied it anyway. Said no and was still charged.”

“No one knew what to do. I was asked to go higher and didn't know what to do. The bureaucracy and not being trained adequately. It took too long to fix it.”

“It wasn't resolved.”

## 7. Agreement with statements about complaint handling process

**Opinions about the complaint handling process are most positive when resolution is achieved at Level 1 but are mixed when the problem goes to Level 2 or higher. Those without a resolution typically disagree that the result was fair, it was easy to find out how to resolve the problem and that they were kept informed.**

Those who contacted a bank about a banking problem in the past two years (31% of total sample) were asked their level of agreement with three positively-worded statements about the complaint handling process.

Agreement is most widespread that the end of result was fair (74%) and it was easy to find out how to get their problem resolved (68%). Fewer, but still a majority (59%), agree they were kept informed about the status of the complaint. Minorities of two to three in ten disagree to some extent with each of these statements.

**Table 16 - Level of agreement with statements about complaint handling process**

<b>Level of agreement with statements</b>	<b>Net: agree</b>	<b>Neither agree nor disagree</b>	<b>Net: disagree</b>	<b>Not sure</b>
The end result was fair	74%	4%	20%	2%
It was easy to find out how to get your problem resolved	68%	5%	27%	1%
You were kept informed about the status of your complaint	59%	8%	30%	4%

Q30-32 Please indicate how much you agree or disagree with the following statements.

BASE: THOSE WHO CONTACTED BANK ABOUT THEIR PROBLEM (n=1,482)

As with overall satisfaction with the process and the outcome, agreement with all three statements is highest among those whose problem was resolved at level 1, then declines among those getting resolution above level 1. A majority of those whose problem has not (yet) been resolved disagree with all three statements.

**Table 17 - Agreement (strongly or somewhat) with statements about complaint handling process**

Level of agreement (strongly or somewhat)	Problem resolved at Level 1 (n=1,101)	Problem resolved above Level 1 (n=87*)	Problem not resolved (n=294)
<b>The end result was fair</b>	%	%	%
Net agree	87%	66%	24%
Neither agree nor disagree	4%	10%	5%
Net disagree	8%	24%	65%
<b>It was easy to find out how to get your problem resolved</b>	%	%	%
Net agree	79%	42%	29%
Neither agree nor disagree	5%	2%	5%
Net disagree	15%	56%	63%
<b>You were kept informed about the status of your complaint</b>	%	%	%
Net agree	68%	45%	25%
Neither agree nor disagree	8%	5%	8%
Net disagree	20%	48%	62%

Q30-32 Please indicate how much you agree or disagree with the following statements.

BASE: THOSE WHO CONTACTED BANK ABOUT THEIR PROBLEM (n=1,482) / \* NOTE SMALL BASE (<100) – CAUTION IS ADVISED IN INTERPRETING RESULTS

Strong agreement that the end result was fair ranges from a high of 61% in Saskatchewan to a low of 38% in Quebec; Quebec residents are also the least likely to strongly agree they were kept informed (30%, vs. 35% to 43% elsewhere). Residents of rural to mid-size communities are more likely than their urban counterparts to strongly agree it was easy to find out how to get their problem resolved; strong agreement with this is also higher among women and seniors.

## IV. Awareness of complaint handling organizations

There is low awareness of the external banking complaint handling organizations, with just under two in ten having heard of either OBSI or ADRBO.

Survey respondents were told about the two external complaint organizations that help to resolve banking complaints and asked if they had heard of either. Just under two in ten (17%) have heard of one or the other or both; the majority (83%) have heard of neither.

**Table 18 - Awareness of external complaint handling organizations**

Awareness of external organizations	Total (n=5,000)
Net: Heard of either	17%
Heard of OBSI*	15%
Heard of ADRBO**	5%
Net: heard of neither	83%

\* Includes those who reported contacting OBSI

\*\* Includes those who reported contacting ADRBO

Q18 Before today, had you heard of either of the Ombudsman for Banking Services and Investments (O-B-S-I), or the ADR Chambers Banking Ombuds Office (A-D-R-B-O)? BASE: THOSE WHO DID NOT HAVE PROBLEM RESOLVED AT LEVEL 3 AND DID NOT CONTACT LEVEL 4 (n=19)

Q43 There are two external complaint organizations that help to resolve banking complaints: the Ombudsman for Banking Services and Investments (O-B-S-I), or the ADR Chambers Banking Ombuds Office (A-D-R-B-O). Before today, had you heard of either of these organizations? BASE: ALL THOSE NOT ASKED Q18 (n=4,981)

Awareness of either organization is only slightly higher among those contacting level 3 or 4 (27%), although arguably once they reach this level they should be made aware of external complaint bodies as the next step in the process.

Awareness of either organization ranges from a low of 14 percent in B.C. to a high of 19 percent in Ontario. It is higher among men (18% vs. 15% of women), and increases as age increases, from six percent age 18 to 34 to one-quarter (24%) age 65 and over.

In turn, awareness is lower among those with the lowest levels of household income and education, and those who speak a non-official language at home.



## V. Unresolved problems

Top reasons for not contacting banks to resolve problems and for attrition (dropping complaints before resolution) relate mainly to a perceived lack of effectiveness of the process, over issues of accessibility or timeliness. For those who dropped the complaint, the decision is most often made within a month.

### 1. Reasons for not contacting bank to resolve banking problem

Those who experienced a banking problem in the past two years but did not contact the bank about it (27% with a problem, 12% of the population overall) were asked the reasons why not (volunteered, without providing response categories).

The reason most widely mentioned for not contacting their bank is that the amount involved was too small (36%). Some reasons reflect a lack of perceived effectiveness of the process, including that it would have required too much effort (15%) or a lack of confidence the problem would be resolved in their favour (12%). Others cited issues related to the accessibility of the process: contacting another organization instead of the bank (for example, the store where the error took place; 12%), not knowing how or who to contact (9%) or difficulties contacting the bank (5%). A few also felt it would have taken too long to fix the problem (7%). Finally, a small number indicated the bank proactively contacted them about the problem (13%). The reasons given for not contacting their bank are statistically very similar across subgroups of this population.

**Table 19 - Reasons for not contacting bank**

Reasons	Had a problem but did not contact (n=531)
Too small an amount/no big deal	36%
Net: accessibility	26%
Contacted another organization	12%
Didn't know how or who to contact	9%
It was too difficult to contact bank (e.g. branch too far away, could not get through to call centre)	5%
Net: effectiveness	25%
Required too much effort/not worth the effort	15%
Not confident it would be resolved in my favour/make a difference	12%
The bank contacted me	13%
Net: timeliness	7%
It would have taken too long to fix	7%
Other	2%
Don't know/refused	3%

Q19 Why did you not contact your bank to try to resolve this issue?

BASE: THOSE WHO DID NOT CONTACT BANK TO RESOLVE PROBLEM (n=531)

## 2. Reasons for attrition (dropping dispute before resolution)

Among those who contacted the bank but dropped their complaint before it was resolved (n=193, representing 64% with an unresolved problem, or 12% who contacted their bank), the main reasons given relate the lack of effectiveness of the process: half (49%) indicated they stopped trying because they were not confident it would be resolved in their favour, one-quarter said it was because it required too much effort on their part, and one in seven said they got too frustrated. Fewer said they stopped pursuing a resolution either due to issues with accessibility (i.e., not sure what to do to fix it) or timeliness (i.e., it would have taken too long to fix, or too many delays).

**Table 20 - Reasons for stopping trying to get problem resolved**

<b>Reasons</b>	<b>Problem not resolved and dropped (n=193)</b>
Not confident it would be resolved in my favour/make a difference	49%
It required too much effort on my part	24%
Got too frustrated	15%
It would have taken too long to fix	11%
Didn't know how or who to contact	9%
There were too many delays	6%
Closed account/opened an account elsewhere	5%
It was not worth my time/too busy	4%
Other	3%
Don't know	3%

Q21 Why did you stop trying to get your problem resolved?

BASE: THOSE WHO CONTACTED BANK BUT STOPPED TRYING TO RESOLVE PROBLEM (n=193)

### 3. Length of time between first contact and decision to stop trying to resolve

Those who stopped trying to have their problem resolved were asked how long it took from first experiencing the problem to deciding not to pursue a resolution. Similar to what was reported by those who had their problem resolved, a majority (six in ten) said it took less than a month; one-third dropped their complaint within a week. Two in ten said it took from one to under six months, and around one in six said it took six months or more to reach the stage of dropping the issue.

**Table 21 - Length of time between first contact and decision to stop trying to resolve banking problem**

Length of time	Contacted bank but stopped trying to resolve problem (n=193)
Net: less than one month	61%
Less than one week	33%
One week to less than a month	27%
Net: one month to under six months	21%
More than one month but less than three months	16%
More than three months but less than six months	5%
Six months or more	16%
Don't know	3%

Q22 How long was it from when you first contacted your bank to try get the problem resolved to when you decided to stop trying to get it fixed?

BASE: THOSE WHO CONTACTED BANK BUT STOPPED TRYING TO RESOLVE PROBLEM (n=193)

As expected, the length of time between first contact and the decision to drop the complaint increased with each subsequent level they chose to pursue. More than half (56%) who contacted level 2 or higher dropped the problem after a month or more, compared to fewer than four in ten (37%) who contacted level 1 (who in turn are more likely to have dropped the problem within one month).

## VI. Confidence in bank's problem resolution

Most Canadians without a banking problem, or who did not contact their bank about a problem, agree they could access information about the process if they needed to, and that the bank would resolve their problem in a timely manner and to their satisfaction. At the same time, there is room for improvement in the proportion of complainants who recall information about additional complaint resolution steps.

### 1. If bank gave information about additional resolution steps

Those who contacted their bank about a complaint were asked if they were ever told what additional steps they could take to have their complaint resolved. Three in ten (30%) said they were provided this information; the majority (66%) were not. The likelihood to recall this additional information is higher at level 1 and declines among those reaching subsequent levels of the complaint handling process.

**Table 22 - Did the bank tell you what additional steps could be taken to resolve your complaint?**

Did the bank tell you about additional steps...?	Contacted bank about problem (n=1,482)	Contacted Level 1 (n=1,492)	Contacted Level 2 (n=176)	Contacted Level 3 or 4 (n=36*)
Yes	30%	30%	22%	19%
No	66%	66%	75%	81%
Don't know	4%	4%	3%	-

Q25 At any point, did the bank tell you what additional steps you could take to have your complaint resolved?

BASE: THOSE WHO CONTACTED BANK ABOUT THEIR PROBLEM (n=1,482)

\* NOTE SMALL BASE (<100) – CAUTION IS ADVISED IN INTERPRETING RESULTS

The proportion who recall information on additional complaint resolution steps is higher among younger Canadians (36% age 18 to 34) and lower among those age 55 and over; it is also somewhat higher among those with high school or less education (36%), those speaking a non-official language (38%), and those who got a resolution to their banking problem (32%).

## 2. Confidence in bank’s handling of potential future complaints

Canadians who did not report having a banking problem in the past two years, or those who had a problem but did not contact their bank about it (n=3,518) were asked to indicate their level of agreement with three statements. These statements were designed to show how confident Canadians are that their bank would fix any problem they might have in the future.

Over eight in ten agree overall, and half strongly agree, that it would be easy to find out what to do if they had a banking problem (accessibility), and that the bank would resolve their complaint in a timely manner (timeliness) and to their satisfaction (effectiveness).

**Table 23 - Level of agreement with statements about potential banking problems**

Level of agreement	Net: agree	Strongly agree	Some-what agree	Neither agree nor disagree	Some-what disagree	Strongly disagree	Not sure
It would be easy to find out what to do if you had a problem with your bank	86%	52%	34%	5%	5%	2%	2%
Your bank would resolve any complaint in a timely manner	85%	50%	35%	6%	3%	2%	4%
If you complained to your bank, you are confident the issue would be resolved to your satisfaction	83%	50%	33%	7%	4%	2%	3%

Q40-42 Please indicate how much you agree or disagree with the following statements. Please provide one response per item.

BASE: THOSE WITHOUT A BANKING PROBLEM OR THOSE WHO DID NOT CONTACT THEIR BANK (n=3,518)

Net agreement with each of these statements is lower among those who experienced a banking problem but did not choose to contact their bank about it, than among those who did not have a problem.

**Table 24 - Net agreement with statements about potential banking problems**

Net agreement with statements	No banking problem (n=2,987)	Banking problem but did not contact bank (n=531)
It would be easy to find out what to do if you had a problem with your bank	89%	73%
Your bank would resolve any complaint in a timely manner	88%	72%
If you complained to your bank, you are confident the issue would be resolved to your satisfaction	86%	69%

Q40-42 Please indicate how much you agree or disagree with the following statements. Please provide one response per item.

BASE: THOSE WITHOUT A BANKING PROBLEM OR THOSE WHO DID NOT CONTACT THEIR BANK (n=3,518)

When responses to two comparable statements are examined, those speaking hypothetically appear to be more optimistic than people who actually went through the process of attempting to resolve a complaint, especially when it comes to thinking it would be easy to find out what to do if a banking problem arose.

**Table 25 - Net agreement with statements about actual or potential banking problems**

<b>Net agreement with statements</b>	<b>Those not experiencing or contacting bank about a problem (n=3,518)</b>	<b>Those contacting bank about a problem (n=1,482)</b>
It would be easy to find out what to do if you had a problem with your bank / It was easy to find out how to get your problem resolved	86%	67%
If you complained to your bank, you are confident the issue would be resolved to your satisfaction / The end result was fair	83%	74%

Q30-32 Please indicate how much you agree or disagree with the following statements.

BASE: THOSE WHO CONTACTED BANK ABOUT THEIR PROBLEM (n=1,482)

Q40-42 Please indicate how much you agree or disagree with the following statements. Please provide one response per item.

BASE: THOSE WITHOUT A BANKING PROBLEM OR THOSE WHO DID NOT CONTACT THEIR BANK (n=3,518)

Strong agreement with all three confidence statements is highest among Manitobans (from 65% to 70% each), and is also higher among women than men, and older Canadians (age 55 and over). Strong agreement is also higher among those with education under the university degree level, Anglophones, retired people and those who did not have a banking problem (compared to those who reported a problem but did not contact their bank). Strong agreement for all three statements is lowest among those living in major urban centres.

## VII. Actions taken following banking problems

**Most of those who had a banking problem in the past two years told friends or family about it. Two in ten cancelled the product or service linked to the problem; one in ten changed banks.**

Those who reported having at least one banking problem in the past two years (43% of total) were asked which of several actions they may have taken about it. Seven in ten said they told friends or family about their experience, but minorities of two in ten or fewer said they took other, more serious actions, like cancelling the product or service, changing banks, posting about it on social media or contacting FCAC.

**Table 26 - Actions taken regarding banking problem**

<b>Actions taken</b>	<b>Had banking problem (n=2,013)</b>
Tell friends and family about your experience	69%
Cancel the banking product or service you had the problem with	20%
Change banks	12%
Take other action	8%
Post about your experience on social media	2%
Contact the Financial Consumer Agency of Canada	2%

Q33-38 Please indicate if you took any of the following actions regarding this problem. Did you...

BASE: THOSE REPORTING A BANKING PROBLEM IN THE PAST TWO YEARS (n=2,013)

Responses are generally similar by region, but Quebec residents are the most likely to say they cancelled the product or service linked to the problem (27%). Telling friends and family is higher among younger Canadians (72% age 18-34) and those with a bachelor's degree (74%). Cancelling the product or service (24%) or changing banks (15%) is marginally higher among those with high school or less education. Reporting any of these actions is most common among those who did not get their banking problem resolved, especially among those who dropped it; taking such actions is also higher among those who contacted someone above level 1.

The eight percent who had at least one banking problem in the past two years who said they took some other kind of action about it (n=175) were asked what they did. One-quarter of these contacted bank personnel about it, one in seven took their business elsewhere, and around one in ten either replaced the card in question or contacted another organization. Just under one in ten contacted law enforcement, and similar proportions said they improved how they monitor their bank accounts, or changed their spending habits. Small proportions mentioned other individual actions. There are no notable subgroup differences to report.

**Table 27 - Other actions taken regarding banking problem**

<b>Other actions taken regarding banking problem</b>	<b>Those reporting a banking problem in the past two years and took another action (n=175)</b>
Contacted bank personnel	25%
Moved accounts/took business elsewhere	15%
Replaced card	12%
Contacted another organization	11%
Contacted law enforcement	8%
Improved how you monitor your accounts	8%
Changed spending habits	6%
Changed password(s)	4%
Alerted the payee	2%
Contacted lawyer	2%
Other actions (<2% each)	10%
Don't know	3%

Q39 What additional actions did you take regarding this problem?

BASE: THOSE REPORTING A BANKING PROBLEM IN THE PAST TWO YEARS AND TOOK ANOTHER ACTION (n=175)



## VIII. Banking access problems

Some Canadians encounter barriers making it difficult to access banking services, the most common being branch hours. One in ten have a health condition that reduces their activities, notably compromised mobility, dexterity or weakness; just over four in ten said this condition makes it hard to deal with their bank at least sometimes.

### 1. Barriers to accessing banking services

Canadians were asked to indicate which of six specific barriers to accessing banking services they experience. Four in ten indicated at least one aspect they think makes banking difficult for them, with the most problematic being the branch hours, cited by one in six. Around one in ten each mentioned phone service difficulties, distance from the branch, staff lack of knowledge, or challenges with using online services. Five percent experience language barriers.

**Table 28 - Problems making it difficult to access banking services**

<b>Problems</b>	<b>Total (n=5,000)</b>
The branch hours	17%
Difficulty using the bank's phone services	13%
Distance from your branch	10%
The branch staff's lack of knowledge about banking products or services	10%
Difficulty using the bank's online services	8%
Language barriers	5%

Q44-49 Do any of the following make it difficult for you to access your bank's services?

BASE: TOTAL SAMPLE (n=5,000)

Problems with branch distance are more common among rural residents. Problems with the branch hours are highest among young Canadians (18-34) and lowest among those aged 65 and older (as well as among those who are retired).

Except for branch hours, other barriers are more widely reported by people with a disability, especially those who indicated their disability causes issues with accessing banking services.

## 2. Physical and mental disabilities limiting activities

One in ten Canadians said they have a physical or mental condition that limits the kind or amount of activities they can do; half of these said this condition limits them often.

The most mentioned condition is compromised mobility, dexterity or weakness, cited by just over four in ten (44%) with an activity-limiting condition. Slightly over one in ten mentioned either a mental health or psychological issue, or joint pain or arthritis. Fewer than one in ten cited other specific problems, including constant pain, visual impairment, or old age in general. Some made specific mention of a temporary condition, such as recent surgery, others indicated something that is clearly a chronic or long-term condition.

**Table 29 - Physical or mental conditions limiting activities**

<b>If physical or mental conditions limit activities</b>	<b>Total (n=5,000)</b>
No	91%
Not stated	1%
Net: Yes	9%
Often	4%
Sometimes	4%
<b>Physical or mental conditions (specified)</b>	<b>Those indicating a condition (n=509)</b>
Mobility/dexterity/weakness	44%
Emotional/psychological/mental health	13%
Joint pain/back pain/arthritis	12%
Pain that is always present	7%
Blind/visual impairment	5%
Age/old age (general)	4%
Heart condition	3%
Developmental/intellectual/learning	3%
Lung condition/COPD	2%
Cancer	2%
Diabetes	2%
Deaf/hard of hearing	1%
Speech impairment	<1%
Other	11%
Prefer not to say	7%

Q50 Does a physical or mental condition or health problem reduce the amount or the kind of activity you can do?  
BASE: TOTAL SAMPLE (n=5,000)

Q51 Can you please let me know what the condition is that limits what you can do?  
BASE: THOSE INDICATING THEY HAVE A PHYSICAL OR MENTAL IMPAIRMENT (n=509)

Reporting a limiting health problem is marginally higher among women (10%, vs. 7% of men), and increases along with an increase in age (from 4% age 18 to 34 up to 16% of seniors, including 20% age 75 or over). Having a condition is linked to lower levels of household income (17% under \$40,000) and education (13% with high

school or less) and to not being in the work force (14% not employed, 18% retired). Specifically reporting a mobility problem increases as age increases; emotional or psychological issues are more widely reported by younger people reporting a problem, and decrease as age increases.

### 3. If physical or mental condition makes banking difficult

Among those reporting a condition they feel limits their activities, more than four in ten (44%) said their condition makes banking more difficult; one-third said this happens only sometimes, while just over one in ten said it happens often.

**Table 30 - If physical or mental condition makes banking difficult**

<b>Does the physical or mental condition make banking difficult?</b>	<b>Those indicating a condition (n=509)</b>
NET: Yes	44%
Often	12%
Sometimes	32%
No	55%
Not stated	1%

Q52 Does that condition/Do those conditions make it difficult for you to deal with your bank, sometimes or often?

BASE: THOSE INDICATING THEY HAVE A PHYSICAL OR MENTAL IMPAIRMENT (n=509)

Having a problem that makes it difficult to deal with one's bank is higher among younger Canadians with a health condition (59% age 18 to 34) and decreases as age increases; older people are more likely to say their condition does not affect their banking.

## Appendix A: Methodology

### Background and research objectives

Financial Consumer Agency of Canada (FCAC) is a federal government regulatory agency responsible for supervising the compliance of financial institutions with applicable consumer protection laws and for strengthening the financial literacy of Canadians. In the interest of protecting and informing the consumers of financial products and services, the FCAC has the authority to:

- Ensure that the market conduct of federally regulated financial entities complies with federal legislation and regulations;
- Promote the adoption of policies and procedures designed to implement legislation, regulation, voluntary codes of conduct and public commitments by federally regulated financial entities;
- Monitor federally regulated financial entities' compliance with voluntary codes of conduct and their own public commitments;
- Inform consumers about their rights and responsibilities when dealing with financial entities and about the obligations of payment card network operators to consumers and merchants;
- Provide timely and objective information and tools to help consumers understand, and shop for, a variety of financial products and services;
- Monitor and evaluate trends and emerging issues that may have an impact on consumers of financial products and services.

In November 2018, the Minister of Finance directed FCAC to review the complaint handling process in banking, including the effectiveness of External Complaints Bodies (ECB). Public opinion research was required, to gather quantitative evidence to support FCAC's review of the accessibility, timeliness, and effectiveness of complaint handling in banking, and to assess consumers' opinions about this topic.

The specific objectives of this research were to assess:

- Level of awareness of bank's CHPs, including escalation procedures and the option of taking their complaints to ECBs and FCAC;
- If information about CHPs is readily available and easy to understand;
- If CHPs are accessible and transparent;
- Consumers' experiences resolving disputes with banks and ECBs;
- Experiences with "attrition" (i.e., becoming exhausted with the process and dropping the dispute before satisfactory resolution);
- If there are regular touchpoints and effective communication;
- Consumer opinions of the CHPs of banks and ECBs.

**Use of research:** This survey will support government and Agency priorities and benefit Canadians in the following manner:

- The results will provide quantitative data on complaint handling in banking.
- The data will provide evidence that the Agency can use to assess the accessibility, timeliness, and effectiveness of complaint handling in banking.
- The data and related analysis will help FCAC provide policy advice to the Department of Finance related to complaint handling in banking.
- It will inform FCAC's production of consumer education material, which is designed to empower Canadians with the information they need to choose financial products and services that suit their needs and goals.
- The data will be used to inform marketing and communications material, which will raise awareness of the consumer issues related to complaint handling in banking.
- The data will be used to support FCAC's work to update Commissioner Guidance, *CG 12: Internal dispute resolution*, and contribute to FCAC's ongoing work on complaint handling, which is an important policy concern for the Department of Finance.
- The data will contribute to FCAC's work to increase consumers' awareness of their rights and responsibilities with respect to financial products and services.
- The data may be used by other federal government departments and agencies to help develop public policy or industry guidelines.

## Methodology

Environics conducted a quantitative, random-probability telephone survey with 5,000 adult residents of Canada, from March 5 to 30, 2019. The survey utilized a random probability, using industry-standards random-digit-dialing (RDD) techniques. A telephone survey was considered the best approach for measuring the incidence of complaints and experiences with various complaints-handling levels/bodies; the large sample size is required to ensure an adequate sample for analysis of those who have made a complaint.

A survey of this size will yield results which can be considered accurate to within +/- 1.4 percentage points, 19 times out of 20. Margins of error vary based on a variety of factors: they are larger for subgroups of the population and for questions where 50 percent of respondents answered one way and 50 percent answered another way. The margin of error typically decreases as the percent for a particular response approaches 0% or 100%. Respondents were informed about privacy and anonymity considerations.

## Sample design and weighting

The survey was designed to reach adult Canadians (18 years of age or older) and used an industry-standard "most recent birthday" selection technique to identify a respondent. Cell phone sample was also included, and cell phone-only households identified (respondents were screened to ensure they had an account or credit card with a bank).

The sample comprised a mix of landline telephone sample (43%) and cellphone sample (57%), which generated 37 percent of interviews with Canadians who use their cellphone exclusively. The data are weighted to 2016 Census information for region, age and gender.

The sample was stratified by region to allow for meaningful coverage of lower population areas:

**Table 31 - Sample distribution**

<b>Region</b>	<b>Actual share of population (Census 2016)</b>	<b>Unweighted Sample</b>	<b>Margin of error @ 95% confidence interval</b>
Atlantic Canada	7%	500	+/- 4.4
Quebec	23%	1,000	+/- 3.1
Ontario	38%	1,500	+/- 2.5
Prairies/NWT/Nunavut	19%	1,200	+/- 2.8
B.C. /Yukon	13%	800	+/- 3.5
CANADA	100%	5,000	+/- 1.4

### Questionnaire design

The questionnaire was designed by Environics and FCAC representatives. The final questionnaire is included in Appendix B. The questionnaire averaged 11 minutes to complete.

### Pretest and fieldwork

A pre-test of 22 interviews (11 in English on March 5, 11 in French on March 7) was conducted and audited via recordings by Environics staff. These interviews included standard GC pre-test probing questions. The English pre-test indicated there might be some confusion with the qualification question regarding having a bank account; this screening question was revised to make it more clear to potential respondents. A second English pretest of 43 interviews was conducted to verify the screening question was being understood. A change was also made to the translation of this screening question following the French pretest. The pre-test results were retained in the data file, as the changes made did not negate the input.

Interviewing was conducted by Elemental Data Collection (EDCI) using Computer Aided Telephone Interviewing (CATI) technology. Field supervisors were present at all times to ensure accurate interviewing and recording of responses. A minimum of 10 percent of each interviewer's work was unobtrusively monitored for quality control in accordance with accepted industry standards.

Data analysts programmed the questionnaire in CATI then performed thorough testing to ensure accuracy in set-up and data collection. This validation ensured that the data entry process conformed to the survey's basic logic. The CATI system handles sampling dialing, quotas and questionnaire completion (skip patterns, branching and valid ranges). The system also ensures that callbacks are conducted in a timely manner. No number is called twice in a two-hour period. Callbacks are conducted on different days of the week and at different times of the day (i.e., morning, afternoon). This system ensures all scheduled appointments are kept, maximizing the response rate and sample representativeness. Up to eight callbacks were made to reach each person selected in the sample.

All research work was conducted in accordance with the standards established for federal government Public Opinion Research (POR), as well as applicable federal legislation (Personal Information Protection and Electronic Documents Act, or PIPEDA).

## Completion results

The sample for this survey consisted of 5,000 interviews with adult Canadians. The effective response rate for the survey is five percent.<sup>2</sup> This is calculated as the number of responding participants (completed interviews plus those disqualified because of survey requirements and quotas being filled), divided by unresolved numbers (e.g., busy, no answer) plus non-responding households or individuals (e.g., refusals, language barrier, missed callbacks) plus responding participants  $[R/(U+IS+R)]$ . The disposition of all contacts is presented in the following table:

**Table 32 - Completion results**

<b>Disposition of calls</b>	<b>TOTAL</b>	<b>Landline</b>	<b>Cell</b>
<b>Total Numbers Attempted</b>	<b>235,316</b>	<b>46,624</b>	<b>188,692</b>
<b>Out-of-scope – Invalid</b>	<b>101,939</b>	<b>13,069</b>	<b>88,870</b>
<b>Unresolved (U)</b>	<b>85,547</b>	<b>16,210</b>	<b>69,337</b>
<i>No answer/Answering machine</i>	85,547	16,210	69,337
<b>In-scope - Non-responding (IS)</b>	<b>5,026</b>	<b>1,658</b>	<b>3,368</b>
<i>Language barrier</i>	785	375	410
<i>Incapable of completing (ill/deceased)</i>	482	277	205
<i>Callback (Respondent not available)</i>	3759	1,006	2,753
<b>Total Asked</b>	<b>30,585</b>	<b>15,687</b>	<b>14,898</b>
<i>Refusal</i>	24,325	12,480	11,845
<i>Termination</i>	658	339	319
<b>In-scope - Responding units (R)</b>	<b>5,602</b>	<b>2868</b>	<b>2734</b>
<i>Completed Interview</i>	5,000	2561	2439
<i>Non Qualified – AGE</i>	96	0	96
<i>Non Qualified – Work in disqualified industry (financial services, dispute resolution, law)</i>	255	101	154
<i>Non Qualified – No bank account/credit card/not sure</i>	342	202	140
<b>Response Rate (%)</b>	<b>4.82</b>	<b>8.99</b>	<b>3.25</b>
<b>Incidence</b>	<b>89.25</b>	<b>89.30</b>	<b>89.21</b>

<sup>2</sup> This response rate calculation is based on a formula accepted by the Government of Canada (Public Works and Government Services).

**Respondent profile**

The following table presents the weighted distribution of survey participants by key demographic and other variables.

**Table 33 - Respondent profile**

<b>Variable</b>	<b>Total sample %</b>
<b>Age</b>	
18-34	27
35-49	23
50-54	11
55-64	16
65+	22
<b>Gender</b>	
Female	51
Male	48
Self-identifying as different gender	<1%
<b>Education</b>	
High school or less	28
Apprentice/college/some university	36
University graduate/post-graduate	35
<b>Employment status</b>	
Full time/self employed	53
Part time	9
Not employed (student, unemployed, homemaker etc.)	14
Retired	24
<b>Total annual household income</b>	
Under \$20,000	8
\$20,000-<\$40,000	13
\$40,000-<\$60,000	13
\$60,000-<\$80,000	11
\$80,000-<\$100,000	11
\$100,000-<\$150,000	14
\$150,000 or more	12
Prefer not to say	18
<b>Community size (self-reported)</b>	
Rural or small (<30K)	31
Medium sized (30K-<500K)	36
Large urban centre (>500K)	31
Not stated	2
<b>Language spoke most at home</b>	
English	73
French	22
Other	9



**Non-response bias analysis**

The table below presents a profile of the final sample, compared to the actual population of Canada (2016 Census information). As is the case with most telephone surveys, the final sample underrepresents younger Canadians and those with high school or less education, which is a typical pattern for public opinion surveys in Canada (e.g., older people and those with more education are more likely to respond to public opinion surveys).

**Table 34 - Sample profile**

<b>Profile</b>	<b>Sample*</b>	<b>Canada (2016 Census)</b>
<b>Gender (18+)</b>		
Male	50%	49%
Female	50%	51%
<b>Age</b>		
18-34	18%	29%
35-49	20%	24%
50-64	31%	26%
65+	31%	21%
<b>Education level <sup>α</sup></b>		
High school diploma or less	29%	35%
Trades/college/post sec no degree	37%	36%
University degree	34%	29%

\* Data are unweighted and percentaged on those giving a response to each demographic question

<sup>α</sup> Actual Census categories differ from those used in this survey and have been recalculated to correspond. Statistics Canada figures for education are for Canadians aged 25 to 64 years.

## **Appendix B: Quantitative research instrument**

Feb 26-2019

**FCAC Survey on Complaint Handling Process**

Hello/Bonjour, my name is \_\_\_\_\_ and I am calling from Environics Research on behalf of the Government of Canada. We are conducting a survey of attitudes and opinions of Canadians 18 years of age and over. Would you prefer that I continue in English or French? Préférez-vous continuer en français ou en anglais? **(IF NEEDED: Je vous remercie. Quelqu'un vous rappellera bientôt pour mener le sondage en français.)**

English	1
Français	2

The survey takes about 15 minutes and your responses will be kept entirely confidential and anonymous. If at any time during the survey you would prefer not to answer a specific question, you are allowed to do so.

Your decision to participate is voluntary. This call may be monitored or recorded for quality control purposes. The information provided will be administered according to the requirements of the Privacy Act.

**IF LANDLINE SAMPLE:** May I please speak with the person in your household who is 18 years of age or older and who has had the most recent birthday? Would that be you? [IF THAT PERSON IS NOT AVAILABLE ARRANGE CALLBACK]”

**IF CELLPHONE SAMPLE:** Are you at least 18 years old?

**IF CELL PHONE SAMPLE ASK A AND B****A Are you in a safe place to talk – for example not operating a motor vehicle?**

Yes	[RE-INTRODUCE YOURSELF, IF NECESSARY]
No	[ARRANGE CALLBACK DATE/TIME]

**B At home, do you have a traditional telephone line other than a cell phone?**

Yes	CHECK AGAINST QUOTA
No	CHECK AGAINST QUOTA

**C Do you personally work in one of the following areas?****READ IN ORDER**

Financial services or banking	1
Dispute resolution (for example, in mediation or in an Ombudsperson office)	2
Law (for example, a lawyer or paralegal)	3
None of the above	98 - SINGLE PUNCH

**[IF 1, 2 OR 3 THANK AND TERMINATE]**

**D Do you hold an account or credit card with...****READ LIST**

[IF RESPONDENT IS NOT SURE, ASK FOR NAME OF BANK. IF "BANK" IS IN THE TITLE, SELECT **BANK**. IF STILL NOT SURE, SELECT "NOT SURE"]

A bank	1
A credit union	2
Both a bank and a credit union	3
VOLUNTEERED	
Neither	4
Not sure	98

[IF ONLY CREDIT UNION OR NEITHER OR NOT SURE, THANK AND TERMINATE]

[IF LANDLINE RECORD REGION FROM SAMPLE]

[IF CELL PHONE SAMPLE ASK E – IF LANDLINE CHECK SAMPLE – CHECK BOTH AGAINST QUOTAS]

**E In which province or territory do you live? DO NOT READ LIST**

Newfoundland	1
Prince Edward Island	2
Nova Scotia	3
New Brunswick	4
Quebec	5
Ontario	6
Manitoba	7
Saskatchewan	8
Alberta	9
British Columbia	10
Yukon	11
Northwest Territories	12
Nunavut	13

**F What is your gender?**

**IF NECESSARY: Gender refers to current gender which may be different from sex assigned at birth and may be different from what is indicated on legal documents.**

**DO NOT READ LIST EXCEPT TO CLARIFY**

Man	1
Woman	2
Self-identify as different gender	97
Prefer not to say	99 [RECORD BY OBSERVATION]

**G1 In what year were you born?**

(RECORD YEAR XXXX)

9999 – DO NOT READ: Don't know/Refused

[ONLY IF PREFERS NOT TO PROVIDE A PRECISE BIRTH YEAR, ASK G2]

**G2 Would you be willing to tell me in which of the following age categories you belong?****READ LIST – STOP WHEN CORRECT CATEGORY REACHED**

18 to 24	1
25 to 34	2
35 to 49	3
50 to 64	4
65+	5
[DO NOT READ] Refused	99

**MAIN SURVEY**

This survey is about problems people sometimes experience when doing their banking, and how those problems might get resolved. I would like to ask you about some types of problems you may have had with your bank in the **past two years**. Please note we are talking about problems you felt were **serious enough that you complained or felt like complaining, even if you didn't in the end**.

Have you had any of the following problems in the past two years?

**RANDOMIZE ORDER OF ASKING 1-11**

1. *a transaction error, whether it was something a store did or the bank did*
2. *banking services or fees that were not what you were told or expected*
3. *bank account, loan, credit card or mortgage interest rates that were not what you were told or expected*
4. *having your credit limit increased or lowered without your consent*
5. *an issue that prevented you from accessing your funds, like having a credit card rejected at a store, or having an unexpected hold placed on a deposited cheque*
6. *a data breach or misuse of your personal information*
7. *the behaviour of a bank employee, or poor customer service*
8. *being misled about or pressured into signing up for a banking product or service*
9. *being charged for a banking service you didn't agree to*
10. *aggressive activities related to debt collection or service cancellation*
11. *fraud or other unauthorized access to your funds*

**SELECT ONE FOR EACH PROBLEM TYPE**

- |                                      |   |
|--------------------------------------|---|
| Experienced in past two years        | 1 |
| Did not experience in past two years | 2 |

**VOLUNTEERED**

- |   |    |
|---|----|
| Experienced but more than two years ago | 3  |
| Don't know/Refused                      | 99 |

**IF NO CODE 1 Q1-11 SKIP TO Q40**

**IF CODE 1 TO MORE THAN ONE Q1-11, ASK Q12**

- 12. And which of those issues would you say was the SINGLE most serious? (IF NECESSARY CLARIFY: of the banking problems you said you had in the past two years)  
ONLY SHOW PROBLEMS EXPERIENCED (CODE 1 MENTIONED AT Q1-11); READ IF NECESSARY**

A transaction error	1
Banking services or fees	2
Interest rates	3
Credit limit increased or lowered	4
Accessing funds	5
Data breach or misuse of your personal information	6
Behaviour of a bank employee, or poor customer service	7
Being misled about or pressured	8
Being charged for a service you didn't agree to	9
Aggressive debt collection/service cancellation	10
Fraud or other unauthorized access to your funds	11

**READ: The next few questions are about the problem you had with PROBLEM SELECTED AT Q12.**

**IF CODE 1 TO ONLY ONE Q1-11, ASK ABOUT THAT PROBLEM: You mentioned you had a problem with PROBLEM....**

- 13. Did you contact the bank about this problem?**

Yes	1	ASK Q14
No (did not try to resolve)	2	SKIP TO Q19
Don't know/refused	99	SKIP TO Q19

- 14. Banks have different levels for resolving complaints. The first level is your branch's tellers or managers, the bank's call centre, or an online chat via the bank's web site or app. Was your problem resolved at this level?  
CODE ONE ONLY**

Yes, resolved at this level	1	SKIP TO Q23
No, not resolved at this level	2	ASK Q15
Don't know/refused	99	SKIP TO Q20

- 15. IF 2 AT Q14 ASK: If the bank is unable to resolve a complaint at the first level, you can be referred to a second level. This might be someone outside the branch, a different call centre employee, or another department such as the bank's complaint-handling department. Did you contact someone at *this* level to try to resolve the problem? IF CONTACTED ASK: And was the problem resolved at this level?**

Contacted and resolved at this level	1	SKIP TO Q23
Contacted but not resolved at this level	2	ASK Q16
Did not contact someone at this level	3	SKIP TO Q20
Don't know/refused	99	SKIP TO Q20

- 16. IF 2 AT Q15: If the bank is unable to resolve a complaint at the second level, you may be referred to a third level. This is usually called the bank's *internal ombudsman*. Did you contact someone at this level to try to resolve the problem? IF CONTACTED ASK: And was the problem resolved at this level?**

Contacted and resolved at this level	1	SKIP TO Q23
Contacted but not resolved at this level	2	ASK Q17
Did not contact someone at this level	3	SKIP TO Q20
Don't know/refused	99	SKIP TO Q20

- 17. IF 2 AT Q16: The final level to resolve banking complaints involves external complaint bodies, like the Ombudsman for Banking Services and Investments (O-B-S-I), or the ADR Chambers Banking Ombuds Office (A-D-R-B-O). Did you contact one of these organizations about this complaint? IF CONTACTED ASK: And was the problem resolved at this level?**

Contacted and resolved at <b>OBSI</b>	1	
Contacted but not resolved at <b>OBSI</b>	2	
Contacted and resolved at <b>ADRBO</b>	3	
Contacted but not resolved at <b>ADRBO</b>	4	
Did not contact someone at this level	5	SINGLE PUNCH
Don't know/refused	99	SINGLE PUNCH

- 18. IF CODE 5 OR 99 AT Q17 ASK: Before today, had you heard of either of the Ombudsman for Banking Services and Investments (O-B-S-I), or the ADR Chambers Banking Ombuds Office (A-D-R-B-O)?**

**CODE ALL THAT APPLY**

Heard of OBSI	1	
Heard of ADRBO	2	
Not heard of either	3	SINGLE PUNCH
Don't know	99	SINGLE PUNCH

- 19. IF 2 or 99 AT Q13 ASK: Why did you not contact your bank to try to resolve this issue?**

**DO NOT READ. SELECT ANY THAT APPLY**

Too small an amount/no big deal	1
Not confident it would be resolved in my favour/make a difference	2
It required too much effort/not worth the effort	3
It would have taken too long to fix	4
Didn't know how or who to contact	5
It was too difficult to contact my bank (e.g. branch too far away, could not get through to call centre)	6
Other [SPECIFY]	97
Don't know/refused	99 SINGLE PUNCH



**NO CONTACT:**

2 or 99 AT Q13

**ANY CONTACT:**

1 AT Q13

**RESOLVED**

1 AT Q14, OR 1 AT Q15, OR 1 AT Q16, OR (1 OR 3) AT Q17

**NOT RESOLVED:****ANY CONTACT BUT NOT RESOLVED**

**20. IF NOT RESOLVED ASK Q20: Are you still in the process of trying to get this problem fixed, or did you decide to drop it?**

**CODE ONE ONLY**

Still trying to fix it	1	
Dropped it	2	<b>ASK Q21 and 22</b>

**VOLUNTEERED**

Have not decided	3
Not sure	99

**21. IF CODE 2 at Q20 ASK Q21: Why did you stop trying to get your problem resolved?**

**DO NOT READ. SELECT ANY THAT APPLY**

Not confident it would be resolved in my favour/make a difference	1
It required too much effort on my part	2
It would have taken too long to fix	3
There were too many delays	4
Didn't know how or who to contact	5
Got too frustrated	6
Other [SPECIFY]	97
Don't know	99

**22. IF CODE 2 AT Q20 ASK Q22: How long was it from when you first contacted your bank to try get the problem resolved to when you decided to stop trying to get it fixed?**

**DO NOT READ. CODE ONE ONLY**

Less than one week	1
One week to less than a month	2
More than one month but less than three months	3
More than three months but less than six months	4
Six months or more	5
Don't know	99

23. **IF RESOLVED ASK Q23: From when you first experienced the problem, how long did it take to conclude everything?**  
**DO NOT READ. CODE ONE ONLY**
- |   |    |
|---|----|
| Less than one week                              | 1  |
| One week to less than a month                   | 2  |
| More than one month but less than three months  | 3  |
| More than three months but less than six months | 4  |
| Six months or more                              | 5  |
| Don't know                                      | 99 |
24. **IF RESOLVED AND CODE 1-5 AT Q23 ASK Q24: Did you feel that was too long or just about the right amount of time to fix this problem?**  
**CODE ONE ONLY**
- |                      |   |
|----------------------|---|
| Too long             | 1 |
| Right amount of time | 2 |
- VOLUNTEERED**
- |            |    |
|------------|----|
| Don't know | 99 |
|------------|----|
25. **ASK Q25 IF ANY CONTACT: At any point, did the bank tell you what additional steps you could take to have your complaint resolved?**
- |            |    |
|------------|----|
| Yes        | 1  |
| No         | 2  |
| Don't know | 99 |
26. **ASK Q26 IF ANY CONTACT: What, if any barriers, did you encounter when you attempted to deal with this problem?**  
**RECORD VERBATIM**
- |             |    |
|-------------|----|
| No barriers | 96 |
| Don't know  | 99 |
27. **ASK IF RESOLVED: How satisfied are you with the outcome or end result of this problem?**  
**CODE ONE ONLY**
- |                                    |    |
|------------------------------------|----|
| Very satisfied                     | 1  |
| Somewhat satisfied                 | 2  |
| Neither satisfied nor dissatisfied | 3  |
| Somewhat dissatisfied              | 4  |
| Very dissatisfied                  | 5  |
| Don't know                         | 99 |

28. **ASK IF ANY CONTACT:** Thinking about the entire process itself, and setting aside the end result for a moment, how satisfied are you *overall* with the process you went through regarding this problem?

CODE ONE ONLY

Very satisfied	1
Somewhat satisfied	2
Neither satisfied nor dissatisfied	3
Somewhat dissatisfied	4
Very dissatisfied	5
Don't know	99

29. **ASK Q29 IF 4 OR 5 AT Q28:** Why were you dissatisfied with the process?

RECORD VERBATIM

Don't know	99
------------	----

**ASK 30-32 IF ANY CONTACT:** Please indicate how much you agree or disagree with the following statements.

RANDOMIZE ORDER OF ASKING 30-32

30. It was easy to find out how to get your problem resolved

31. You were kept informed about the status of your complaint

32. The end result was fair

Strongly agree	1
Somewhat agree	2
Neither agree nor disagree	3
Somewhat disagree	4
Strongly disagree	5
Don't know	99

**ASK 33-38 TO ALL WITH AT LEAST ONE PROBLEM AT Q1-11:** Please indicate if you took any of the following actions regarding this problem. Did you...

RANDOMIZE ORDER OF ASKING 33-37. ALWAYS ASK Q38 LAST.

33. Change banks

34. Cancel the banking product or service you had the problem with

35. Contact the Financial Consumer Agency of Canada

36. Tell friends and family about your experience

37. Post about your experience on social media

38. Take any other action?

Yes	1
No	2
Don't know	99

**39. IF CODE 1 AT Q38 ASK Q39: What additional actions did you take regarding this problem?**

RECORD VERBATIM

Nothing else	96
Don't know	99

**IF NO CODE 1 AT Q1-11, OR IF CODE 2 OR 99 AT Q13, ASK Q40-42**

Please indicate how much you agree or disagree with the following statements. Please provide one response per item.

**RANDOMIZE ORDER OF ASKING 40-42****40. If you complained to your bank, you are confident the issue would be resolved to your satisfaction.****41. It would be easy to find out what to do if you had a problem with your bank.****42. Your bank would resolve any complaint in a timely manner.**

Strongly agree	1
Somewhat agree	2
Neither agree nor disagree	3
Somewhat disagree	4
Strongly disagree	5
Don't know	99

**IF NOT ASKED Q18 READ: There are two external complaint organizations that help to resolve banking complaints: the Ombudsman for Banking Services and Investments (O-B-S-I), or the ADR Chambers Banking Ombuds Office (A-D-R-B-O).**

**43. IF NOT ASKED Q18 ASK Q43: Before today, had you heard of either of these organizations?****CODE ALL THAT APPLY**

Heard of OBSI	1	
Heard of ADRBO	2	
Not heard of either	3	SINGLE PUNCH
Don't know	99	SINGLE PUNCH

## ASK ALL

Do any of the following make it difficult for you to access your bank's services?

## RANDOMIZE ORDER OF ASKING 44-49

44. The branch hours

45. Distance from your branch

46. Language barriers

47. The branch staff's lack of knowledge about banking products or services

48. Difficulty using the bank's phone services

49. Difficulty using the bank's online services

Yes	1
No	2
Don't know	99

50. Does a physical or mental condition or health problem reduce the amount or the kind of activity you can do? [PALS 2]

IF YES, PROBE FOR SOMETIMES VS. OFTEN

CODE ONE ONLY

Yes, sometimes	1
Yes, often	2
No	3
DK/NA	99

51. IF CODE 1 OR 2 AT Q50 ASK: Can you please let me know what the condition is that limits what you can do?

DO NOT READ. CODE ANY THAT APPLY.

Blind/visual impairment	1
Deaf/hard of hearing	2
Mobility/coordination/dexterity/weakness	3
Speech impairment	4
Developmental/intellectual/learning (e.g. dyslexia)	5
Emotional/psychological/mental health	6
Pain that is always present	7
Other specify	97
Prefer not to say	99 SINGLE PUNCH

**52. (IF AT LEAST ONE 1-97 AT Q51: Does that condition/IF MORE THAN ONE AT Q51: Do those conditions) make it difficult for you to deal with your bank, sometimes or often?**

**IF YES, PROBE FOR SOMETIMES VS. OFTEN**

**CODE ONE ONLY**

Yes, sometimes	1
Yes, often	2
No	3
DK/NA	99

### DEMOGRAPHICS

READ: And now a few final questions for demographic purposes. Rest assured that your responses will be confidential.

**53. What is the highest level of formal education that you have completed?**

Grade 8 or less	1
Some high school	2
High School diploma or equivalent	3
Registered Apprenticeship or other trades certificate or diploma	4
College, CEGEP or other non-university certificate or diploma	5
University certificate or diploma below Bachelor's level	6
Bachelor's degree	7
Post graduate degree above bachelor's level	8
[DO NOT READ]	
Prefer not to answer	99

**54. What language do you speak most often at home? READ LIST — ACCEPT ALL THAT APPLY**

English	1
French	2
Other	3
[DON'T READ] Don't know/Refused	99

**55. Which of the following categories best describes your current employment status? Are you... READ LIST – ACCEPT ONE ANSWER ONLY – STOP READING WHEN REACHING THE RESPONDENT’S CATEGORY**

Working full-time, that is, 35 or more hours per week	1
Working part-time, that is, less than 35 hours per week	2
Self-employed	3
Unemployed, but looking for work	4
A student attending school full-time	5
Retired	6
Not in the workforce [IF NECESSARY: THAT IS, A FULL-TIME HOMEMAKER, UNEMPLOYED, NOT LOOKING FOR WORK])	7
<b>VOLUNTEERED</b>	
Other -- DO NOT SPECIFY]	98
Refused	99

**56. Which of the following categories best describes your total household income? That is, the total income of all persons in your household combined, before taxes. READ LIST – STOP READING WHEN REACHING THE RESPONDENT’S CATEGORY**

Under \$20,000	1
\$20,000 to just under \$40,000	2
\$40,000 to just under \$60,000	3
\$60,000 to just under \$80,000	4
\$80,000 to just under \$100,000	5
\$100,000 to just under \$150,000	6
\$150,000 and above	7
[DO NOT READ] Refused	99

**57. How big is the community in which you live? Would you say it is:**

01–A rural or small community (with a population below 30,000)	1
02–A medium-sized community or city (with a population over 30,000 but under 500,000)	2
03–A large urban centre (with a population over 500,000)	3
[DO NOT READ] Refused	99

This survey was conducted on behalf of the Financial Consumer Agency of Canada and is registered under the Federal Access to Information Act. Thank you very much for your participation.

**RECORD:**

**58. Language of interview**

English	1
French	2