




highlights

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| <p>Revised Terms of Reference approved by OBSI's Board of Directors, to be implemented by Spring 2009 <i>see page 20</i></p> | <p>2009</p> |
| <p>Opened 670 case files, a 43% increase from 2007 and a more than 100% increase over the last two years <i>see page 6</i></p> | <p>↑43%</p> |
| <p>Completed more than 91 facilitated settlements, up from 23 in 2007 and 9 in 2006 <i>see page 6</i></p> | <p>91</p> |
| <p>93% of files completed in less than 180 days <i>see page 5</i></p> | <p>93%</p> |
| <p>Continued our outreach initiatives to industry, consumer groups and other stakeholders with presentations, quarterly newsletters and an updated website <i>see page 13</i></p> |  |
| <p>Received over 14,700 contacts by telephone, email and others <i>see page 7</i></p> |  |
| <p>Suitability and Debit Fraud are still the most frequent complaint issues <i>see pages 8/10</i></p> |  |