

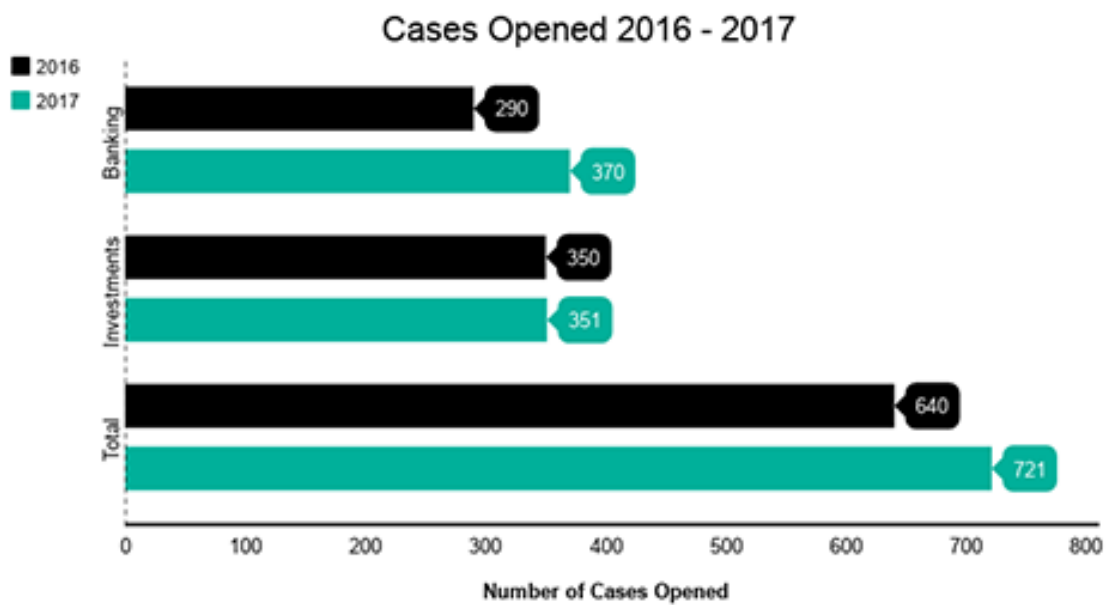


Fiscal 2017

November 1, 2016 – October 31, 2017

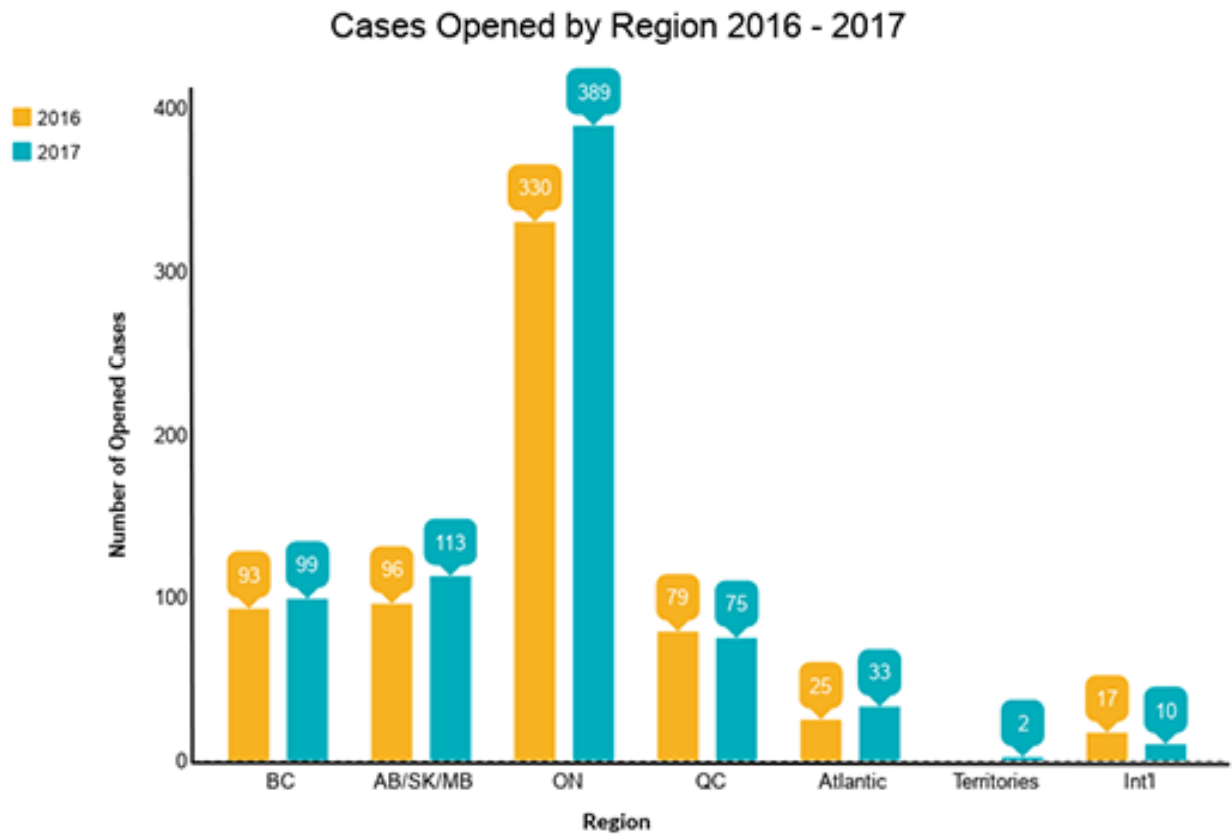
Below is a summary of topline complaints data comparing fiscal 2016 to 2017.

In 2017, OBSI saw an increase in complaints by 13% overall. Banking complaints increased by 28%, from 290 cases in 2016 to 370 in 2017. Investment complaints remained nearly flat year over year.



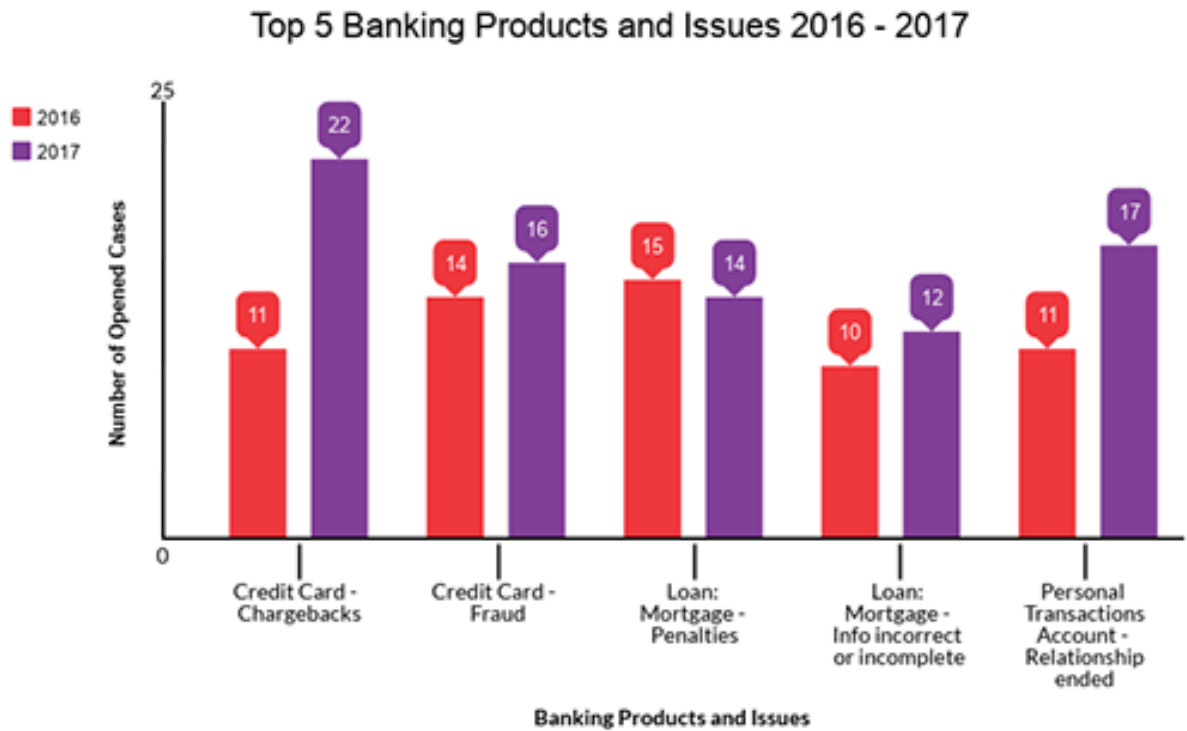
Complaints by Region

Regionally, Ontario continued to be the province producing the greatest number of complaints. An increase of 18% year over year in Ontario was only outweighed by the 32% spike in complaints in the Atlantic provinces. Quebec was the only province to see a decrease in complaints, with the number of cases falling by 5%.



Top Products and Issues

Credit cards, mortgage loans and personal transaction accounts, such as chequing and savings accounts, continued to be among the top banking products consumers complained about. Credit card chargebacks saw the most significant increase in complaints, doubling from 11 in 2016 to 22 this past year. The only decrease seen was a slight dip regarding mortgage penalty cases, falling from 15 to 14 opened cases.



There was a significant decrease in suitability complaints related to common shares and mutual funds this year, falling 23% and 43%, respectively. The only mutual fund complaints that increased were those relating to fee disclosure, rising slightly from 27 cases last year to 29 this year.

Top 5 Investment Products and Issues 2016 - 2017

