



[date]

Client Name(s)

Address

Address

Dear (Client Name(s)):

The purpose of this letter

This letter is our first step in reviewing your complaint about [firm name]. It contains important information about our process and some legal information you need to know. Before we can begin our review of your complaint, you need to sign this letter in the Agreement section below. That will allow [firm name] to share your personal information with us.

Please read this letter carefully. If you have any questions, please call 1-888-451-4519 to speak to one of our Case Assessment Officers. They would be happy to review it with you, explain our process in more detail, and answer your questions. Once we receive your signed letter, your case will be assigned to an investigator who will contact you to discuss the details of your complaint.

Attached to this letter is our What to Expect document. It explains what we will need from you and what you can expect from us during our review process.

What we do

OBSI provides a dispute-resolution service that is free for consumers and completely independent of the participating financial services firms. Participating firms are required to cooperate with our process, and we work hard to resolve all the complaints we receive fairly and impartially. This means we do not advocate for consumers or participating firms. To succeed, we depend on both you and [firm name] dealing with us promptly and honestly.

Reviewing your complaint

After we receive your agreement, we will ask [firm name] for a copy of its files. We will review them and talk to you about your complaint. It is important that you make yourself available so we can complete our investigation promptly. We will also talk to representatives of the firm. We may share the firm's information with you, and we may share your information with the firm.

Once we finish our review, we will share our conclusions with both you and [firm name]. If we conclude it is fair that [firm name] pay you money or take other action, such as fixing a record or issuing a formal apology, we will recommend they do so. We will work with you and [firm name] to reach a resolution.

Both you and [firm name] can accept or reject what we recommend. If [firm name] rejects our recommendation and you and [firm name] cannot agree on another resolution, the details of our investigation will be reported to regulators and published in a news release naming the firm but not you. We are also required to report any systemic issues we find to regulators.

We follow our Terms of Reference when we review a complaint. You can find them on our website (obsi.ca/termsofreference), along with more information about us and what we do.

How we handle your information

We will disclose your personal information only to [firm name] as part of our review process and to others only if the law requires or a regulator requests us to. Sometimes we publish stories about our cases to educate the public, but when we do, we remove or change any identifying information to protect consumer and firm privacy.

For more information about our confidentiality and privacy practices, see our Terms of Reference (obsi.ca/termsofreference), and in particular our Privacy Statement (obsi.ca/privacy).

Legal limits on what we can do

We cannot give you legal, financial, or professional advice. Also, we are not a regulator so we cannot discipline your firm or advisor. However, you can take your complaint to a lawyer or regulator at any time, even if we are already investigating your complaint.

If you are considering legal action, there are important things you need to know

1. We usually won't investigate a case that is before the courts

We are an alternative to the court system. If you have started or are planning to start legal action, you agree to let us know.

2. Information you receive from us is confidential

You cannot share the information you get from us with anyone except the firm's regulators and anyone who has also signed this agreement. You cannot use information you get from us in any legal action.

3. There is a time limit for taking legal action

This is known as a limitation period and varies among provinces and territories. We cannot tell you when your limitation period expires or whether it has already expired because this is legal advice. If you are considering legal action now or in the future, we strongly recommend speaking with a lawyer and asking about the time limit.

4. This consent letter temporarily suspends the time limit to take legal action

Signing this letter means the limitation period that applies to your complaint against the firm (but not anyone else) is suspended, to the degree the law allows it. This is sometimes called a "tolling agreement". It does not reset the start date or begin a new limitation period if it has expired. This suspension of the limitation period is explained in our Terms of Reference (obsi.ca/termsofreference).

The limitation period for your complaint will be suspended:

- From the date we receive this letter signed by you
- Until 30 calendar days after the date of our final recommendation letter to you or until the date we have ended our investigation of your complaint, whichever comes first. We will inform you when we have ended our investigation of your complaint.

Next steps

Please call us with any questions you have about our process.

If you agree to the terms in this letter, then please sign electronically in the Agreement section below as soon as you can, but not later than <Date+7 days>. After you electronically sign below, this letter will be submitted to OBSI and you will receive a copy for your records. If more than one person is required to sign this letter, all signers will also receive a copy of the letter when all signatures are received.

Yours truly,

[CAO name and contact information]

Agreement

I agree to the terms set out here and above. In particular, I agree that:

- [firm name] can give OBSI information about my file;
- OBSI’s correspondence, files, and any discussions we have during the review of my complaint are confidential;
- I will not use any correspondence or information from OBSI’s process in legal proceedings;
- I will not compel OBSI to disclose its files or records, and I will not require OBSI staff or advisors to give evidence or testify in any legal proceedings; and
- that OBSI can share details of my complaint with regulators if requested by them.

Signed: _____ Telephone: _____
 [name of complainant]

Date: _____ E-mail: _____

Signed: _____ Telephone: _____
 [name of complainant 2]

Date: _____ E-mail: _____

Signed: _____ Telephone: _____
 [name of complainant 3]

Date: _____ E-mail: _____

If someone is going to help you with your complaint, complete this section.

I appoint _____ to help me with my complaint. I authorize OBSI to communicate fully and directly with him or her about my complaint.

By signing below, the authorized representative also agrees to the terms and conditions set out in this letter.

Signed: _____ Date: _____
 [name of complainant 1]

Signed: _____ Date: _____
 [name of complainant 2]

Signed: _____ Date: _____
 [name of complainant 3]

Signed: _____ Telephone: _____
Authorized representative
signature

Name: _____ Fax or email: _____



What to Expect

Here's what we need from you

- **Signed consent letter:** We need your consent to exchange information with your firm and begin our investigation. You can sign your consent letter electronically using the DocuSign link we provide by email. Your consent letter can also be mailed to us, if you prefer. Please allow time for delivery.
- **Full and complete information:** Along with your signed consent letter, please provide all relevant documentation related to your complaint that we do not already have. Your documentation can be easily uploaded electronically to the Consumer Portal. It is a secure option for sending us your information.
- **Timely responses to requests:** If we ask for additional documentation, please provide it promptly to avoid delays.
- **A telephone interview:** You will need to be available for at least one telephone interview during our regular office hours. We will do our best to accommodate your schedule.
- **No call recording:** To maintain confidentiality, we do not allow you or the firm to record our telephone calls.
- **Information about your special needs:** If you require an accommodation to participate in our process, please tell us about your needs in advance. We are committed to ensuring that our services are accessible to everyone and we will accommodate any individual needs in keeping with the applicable human rights codes.

Here's what you can expect from us

Before we start our investigation

- We will request required documents from the firm as soon as we receive your signed consent letter.
- We will assign your file to an investigator promptly after we receive the firm's documents.
- We will ask for demographic information either online or over the phone. We use demographic information to better understand the consumers who use our services.
- You will receive a short survey by email that will ask about your experience with us at different points while we work on your case. Your responses are kept strictly confidential and are not shared with anyone working on your case. We use survey information to help us understand how we can improve our services. Surveys are voluntary.

Once we start our investigation

- An investigator will contact you shortly after receiving your file to introduce themselves and answer any questions.
- The investigator will conduct a telephone interview with you to ensure we fully understand your complaint.
- We will strive to complete our investigation as quickly and efficiently as possible.
- We will respect your time and will only ask you for information we believe is needed to complete our investigation.
- We will update you regularly on your case (every 30 days or less). You can also log into the Consumer Portal at any time to see key information about your case and securely upload documentation electronically.

Once we have reached a conclusion

- If we believe you are not owed compensation or we believe the firm has already made a fair offer, we will let you know as soon as possible and explain our reasons to you.
- If we believe you are owed compensation, we will try to resolve the matter with both you and the firm.
- If the firm makes an offer at any stage in our investigation, we will let you know, even if we have not yet reached a conclusion or the offer is less than what we would recommend.
- We will send you a final survey by email about 30 days after your investigation has been closed.

What we can and cannot recommend

- We will recommend that a firm compensate you if you have experienced losses due to an error by the firm or one of its employees.
- Sometimes we recommend limited compensation for non-financial losses (such as distress and inconvenience) or that the firm help in other ways such as correcting records or issuing an apology.
- We do not recommend punishment or fines against firms or advisors. That is the role of regulators.