

April 24, 2026

Consultation: Request for comment- OBSI Independent External Review

Attention review@crkhoury.com

I thank you for the opportunity to respond.

My work experience has provided me with me with many opportunities to offer suggestions for OBSI. Many others have made good suggestions which I support.

I worked as an urban planner in Toronto where we held public meetings to discuss Issues I served as a member of the Environmental Assessment Advisory Committee (EAAC) for 8 years. I also served as advisor to G7 Research Group at University of Toronto at several summits.

I also had a case settled with OBSI so have direct experience.

Here are my recommendations:

TIME LINES. There's nothing like a deadline to focus on getting to an answer. These should be consistent across all financial institutions. 60 days

PROMISES VS ACTION. Canada is well known internationally as being great on studying things to death and generating wonderful recommendations. In the end most just gather dust or result in weak legislation and enforcement. (Whitney Houston put it eloquently as promises turn into lies)

SUBMISSIONS. They may be few in individual numbers but some represent thousands of Canadians. You have received a lot of feedback. I support the comments made by others especially the ones by Mr. Geller and the Consumers Council of Canada.

NDA seem to be just a form of bullying. The protections NDAs were originally designed for are now being misused according to the Law Society of Ontario referenced in another submission. Results of "settlements" with NDA's should be considered refusals. This underscores the principles of accountability and transparency.

OBSI should consider a front line employee suggestion awards program to generate ideas for improving processes, reducing costs, accelerating resolution time and improving complainant satisfaction. Based on the survey, satisfaction is VERY low.

Thank you. I eagerly look forward to seeing your recommendations.

You can post this letter but not my name.

[Name Withheld]