

## What to Expect

### Here's what we need from you

- **Complete and timely information:** Along with your signed consent letter, please send us all relevant information or documents related to your complaint. If we request additional information, please send it promptly, otherwise we may complete our investigation with the information we have.
- **Possible interview participation:** We may need to speak with you during our regular office hours. We will do our best to accommodate your schedule. If you do not respond or are not available within a reasonable amount of time we may complete our investigation without speaking to you, based on the information we have.
- **Respectful communications:** It is important that all communications with our staff are respectful. We may end our investigation if our staff are treated rudely or abusively. Please see our Respectful Communications and Behaviour policy ([obsi.ca/en/how-we-work-/responsibilities-of-firms-and-consumers](https://obsi.ca/en/how-we-work-/responsibilities-of-firms-and-consumers)).
- **Confidentiality:** OBSI's process is confidential and you have agreed not to share any information you learn during our process except with your firm's regulators, your lawyer or anyone who has also signed your consent letter.
- **No call recording:** To maintain confidentiality, we do not allow you or the firm to record our telephone calls.
- **Information about your needs:** If you require an accommodation in order 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 are happy to accommodate any individual needs in keeping with applicable law.

### Here's what you can expect from us

#### Before we start our investigation

- We will request any required documents from your firm as soon as we receive your signed consent letter.
- We will assign your file to an investigator after we receive the documents we require from the firm.

#### Once we start our investigation

- An investigator will reach out to you shortly after receiving your file to introduce themselves and answer any questions.
- The investigator may speak with you and/or your firm if we need further information about 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.

#### Once we have reached an initial conclusion

- If we believe you are not owed compensation or that the firm should take other action, 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 or that the firm should take other action, we will share our views with you and your firm and try to resolve the dispute before we make a formal recommendation.
- If the firm makes an offer at any stage in our investigation we will tell you about it so you can decide if you want to accept.

**What we can and cannot recommend**

- If we find that you have experienced losses due to an error by the firm or one of its employees, we will recommend that your firm compensate you.
- Sometimes we recommend limited compensation for non-financial losses such as extraordinary distress or 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.