



## Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes federally regulated insurance companies, for compliance with federal consumer protection laws, including the requirement to have a complaint-handling process in place. FCAC does not resolve individual complaints.

If you have a problem with a financial product or service, you may file a complaint with **Combined Canada**. If you are not satisfied with how your complaint has been handled, you can escalate the complaint to the following third-party complaints body: OmbudService for Life & Health Insurance (OLHI), further information is available on their website at [www.olhi.ca](http://www.olhi.ca) or by contacting OLHI at 1-888-295-8112. If you are a Quebec resident, you may alternatively request to have your file transferred to the Autorité des marchés financiers (AMF). More information is available on their website at [www.lautorite.qc.ca](http://www.lautorite.qc.ca) or by contacting AMF at 1-877 525-0337.

If you want to know your rights or need information about **Combined Canada's** complaint-handling process, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

**Web site:** [www.canada.ca/fcac](http://www.canada.ca/fcac)

**Online form:** <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

**Phone:**

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

**Teletypewriter (TTY):** 1-866-914-6097 / 613-947-7771

**Video Relay Service:** FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit <https://srvcanadavrs.ca/en/> to learn more

**Mailing address:** Financial Consumer Agency of Canada 427 Laurier Avenue West, 5<sup>th</sup> Floor, Ottawa, ON, K1R 7Y2