

RESOLVING YOUR COMPLAINTS

At Island Savings, a division of First West Credit Union, we value feedback and are committed to investigating all complaints we receive about our products or services.

If you're dissatisfied, we want to hear from you. Please follow the Complaints Handling Procedures below to submit your complaint.

STEP 1: CONTACT US TO DISCUSS YOUR COMPLAINT

Choose the method of contact most convenient to direct your complaint and provide any supporting documents or information you have relating to your complaint.

By email: contact@islandsavings.ca

By phone: 1-888-597-1083

In person or

by mail: Find a branch near you by visiting www.islandsavings.ca/contact-us/find-a-branch-atm

If we're unable to resolve your complaint to your satisfaction, you can escalate by following step 2 below.

If your complaint is regarding your wealth management products and services, please contact your advisor directly.

STEP 2: ESCALATE YOUR COMPLAINT TO OUR COMPLAINTS RESOLUTION TEAM

If we're unable to resolve your complaint within 14 calendar days, your complaint will automatically be escalated to the second step of the complaint handling process, where it will be reviewed by our Complaints Resolution Team. If you received confirmation from us that your complaint was closed within the 14-calendar day window and you're not satisfied with the outcome, you're welcome to escalate your complaint directly to the Complaints Resolution Team:

By email: complaints@islandsavings.ca

By phone: 1-833-744-1418

By mail: First West Credit Union
Complaints Resolution Team
#200 – 19933 88 Avenue Langley, BC V2Y 4K5

The Complaints Resolution Team will investigate your complaint and will contact you with a response within 56 calendar days from the date that your complaint was first received. If you are not satisfied with the response you received from the Complaints Resolution Team or have not received a response within 56 calendar days from the date you first submitted your complaint, you may choose to proceed to step 3.

STEP 3: ESCALATE YOUR COMPLAINT TO AN EXTERNAL AGENCY

If you're not satisfied with the final decision made by our Complaints Resolution Team or have not received a response from the Complaints Resolution Team within 56 calendar days from the date you first submitted your complaint, you may escalate your complaint to an external complaints body as follows:

Ombudsman for Banking Services and Investments (OBSI)

The OBSI is a Canadian organization that acts as a fair and impartial investigator of banking-related complaints. If you choose to contact the OBSI, please do so within 180 calendar days from the date you received a final decision from us regarding your complaint.

By email: ombudsman@obsi.ca

By phone: Toll-free: 1-888-451-4519
Greater Toronto Area: 416-287-2877
TTY Telephone: 1-844-358-3442

Online: obsi.ca

By mail: Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
P.O. Box 8 Toronto, Ontario M5H 3R3

If you're not satisfied with the final decision made by our Complaints Resolution Team regarding your privacy-related complaint, you may also refer your complaint to the Office of Information and Privacy Commissioner for British Columbia as follows:

Office of the Information and Privacy Commissioner for British Columbia

By email: info@oipc.bc.ca

By phone: 250-387-5629*

*Callers outside Victoria can contact the office toll-free by calling Enquiry BC requesting a transfer to 250-387-5629

Online: oipc.bc.ca

By mail: PO Box 9038 Stn. Prov. Govt.
4th Floor, 947 Fort Street, Victoria BC V8V 3K3