



UBS Investment Management Canada Inc.¹ Relationship Disclosure

Who We Are

UBS Investment Management Canada Inc. ("UBS") is a wholly owned subsidiary of UBS Bank (Canada). UBS is registered with the securities regulators as a portfolio manager and exempt market dealer in all the provinces with the exception of P.E.I. and the territories. UBS Bank (Canada) is a registered Schedule II Bank.

UBS has prepared this enhanced Relationship Disclosure Document in order to provide you with a description of our products and services, the nature of your account(s) and the manner in which these account(s) will operate, and the responsibilities that we have to you as our client.

This document should be read in combination with the UBS Terms and Conditions document, the UBS Services and Fees Brochure and the UBS Special Risks in Securities Trading Brochure. These documents are referenced throughout.

If you have any questions about this disclosure or any of the materials mentioned, please do not hesitate to contact your UBS Client Advisor.

UBS Services and Products

UBS is committed to providing you with high quality advice and services intended to assist in meeting your financial objectives. We offer a wide range of products and services to individuals, corporations, non-corporate entities, trusts, estates as well as associations, foundations and charitable organizations. As a full service wealth management provider, UBS provides the following services and solutions:

- Asset allocation analytics and advice;
- Wealth planning;
- Access to UBS global investment expertise and education;
- Regular account reporting;
- Regular review meetings; and
- E-Portfolio Access.

In connection with these services, UBS offers the possibility of transacting in a wide range of securities and asset classes including:

- Cash and equivalents in over 20 currencies;
- Stocks, bonds, UBS investment funds and non-UBS investment funds – both global and domestic;
- Non-traditional asset classes including private equity and hedge funds;
- Foreign exchange and precious metals; and
- Structured products on a wide range of global asset classes. UBS will not re-hypothecate your assets. UBS also does not provide tax or legal advice.

UBS offers a combination of proprietary and third-party products to clients. UBS also exclusively distributes certain UBS AG and other affiliated companies' investment products. Some securities may have limited liquidity or may be illiquid and there may be significant restrictions on redeeming or transferring interests because of legal restrictions, the nature of the investment itself, settlement terms, a shortage of buyers, or other reasons. The sale of proprietary products and products and services of related and connected issuers is managed through our product due diligence review process,

compensation plan review process, disclosures to clients, investment suitability assessment, and recommendation review with clients.

For more information, please contact your UBS Client Advisor or visit the UBS website at <https://www.ubs.com/ca/en.html>.

Account Relationships

UBS offers two different types of account relationships:

Active Advisory Accounts

In an Active Advisory account, your UBS Client Advisor will provide you with advice and recommendations but the ultimate investment decisions are made by you. You must provide specific authorization for each transaction. It is also your responsibility to monitor your Active Advisory account and its holdings on an ongoing basis and to inform your UBS Client Advisor if you would like to make any changes.

Portfolio Management Accounts

In a Portfolio Management Account, a UBS Portfolio Manager manages your investments on a discretionary basis. The UBS Portfolio Manager will manage your investments within the limits identified by you and your UBS Client Advisor in the Account Application document. Your UBS Portfolio Manager is responsible for making all trading decisions in the account and ensuring that all holdings and activity are consistent with these outlined parameters. The day to day investment decisions of your Portfolio Management Account are delegated to your UBS Portfolio Manager.

"Know your Client" ("KYC") Information

In order to conduct proper investment suitability assessments for your account(s), your UBS Client Advisor will need to obtain current and accurate information from you at account opening and at least once a year after account opening. Among other things, your UBS Client Advisor will need to acquire information related to your personal and financial situation, investment needs, objectives, investment experience, and tolerance for risk. This includes, but is not limited to, information regarding your marital status, age, occupation, income and net worth, number of dependents, risk tolerance, investment objectives, time horizon, and investment knowledge and experience.

Up-to-date, accurate and complete KYC information is essential in order for your UBS Client Advisor to effectively assess the suitability of your investments. Please promptly notify your UBS Client Advisor if ever there is a material change in your personal or financial circumstances.

Trusted Contact Person – applicable to individuals only

UBS will take reasonable steps to obtain the name and contact information of a trusted contact person, and the written consent from you for UBS Client Advisors to contact the trusted contact person to confirm or make inquiries on concerns about possible financial exploitation, concerns about your mental capacity as it relates to the ability of making decisions involving financial matters. We may also contact your trusted contact person if we cannot reach you after multiple attempts to confirm your current contact information, or to obtain the name and contact information of a legal representative, if any.

Temporary Holds – applicable to individuals only

If we reasonably believe that you are in a vulnerable position and are being financially exploited or that you are experiencing diminished mental capacity which may affect your ability to make financial decisions relating to your account(s) with us, we may place a temporary hold on your account(s) or a particular transaction. A vulnerable position includes where an illness, impairment, disability or aging-process limitation places you at

¹ wholly owned subsidiary of UBS Bank (Canada)



risk of financial exploitation. If we place a temporary hold, we will provide you with verbal or written notice explaining our reasons for the temporary hold, at least every 30 days thereafter until the temporary hold is revoked. We will regularly review the facts around placing the temporary hold to assess whether the temporary hold should continue.

Investment Suitability Assessment

As your trusted provider of investment services, we are required to use the KYC information that you have provided us to conduct a suitability assessment each time:

- Your UBS Client Advisor accepts an order from you;
- Your UBS Client Advisor makes a recommendation to you;
- Securities are transferred or deposited into your account;
- There is a change in your UBS Client Advisor
- There is a material change in your personal or financial circumstances that results in modifications to your KYC information as maintained by UBS; and/or
- There is major change in a security in your account that could result in the security or account not suitable.

This investment suitability assessment will be completed using the KYC information that you provided us at account opening or updated thereafter. As indicated above, the investment suitability assessment will specifically evaluate factors including, but not limited to, your current personal and financial situation, investment knowledge, investment objectives and time horizon, risk tolerance, and your account's current investment portfolio composition and risk level. Any investment action UBS or its representatives take or recommend for a client must be suitable for the client and puts the client's interest first.

In the event that your UBS Client Advisor feels that an investment is not consistent with your investment objectives and risk tolerance, UBS reserves the right to not accept such an order. It is strongly encouraged that you contact your UBS Client Advisor if you have questions about the KYC information collected and the investment suitability assessment.

Statements and Confirmations

Account Statements

Depending on your selection in the Account Application document, you will receive account statements disclosing holdings, transactions (including fees) and other information that may impact your account, either monthly or quarterly. The account statement will detail the transactions that occurred within your account during the reporting period as well as:

- The opening and closing balance of the account;
- All debits and credits in the account during the period;
- The quantity and description of each security purchased, sold or transferred and the dates of each transaction; and
- The quantity, description and market value of each security position held in the account.

Trade Confirmations

If you have an Active Advisory account, you will receive a trade confirmation from us upon completion of the trade of a security. The trade confirmation will contain the following details:

- The quantity and description of the trade;
- The cost of the trade; and
- The commission paid, if any, with respect to the trade.

Unless you instruct otherwise, you will not receive trade confirmations as they relate to your Portfolio Management Account. It is your responsibility to review each account statement and trade confirmation for accuracy and to inform

your UBS Client Advisor if you believe that there is an error, omission or unauthorized transaction.

Report on Charges and Compensation

You will receive an annual Report on Charges and Compensation. This report will detail charges incurred in your account and other fees UBS received that relate to your account, such as:

- *Operating charges* which includes fees such as administration fees, safekeeping fees, management fees, transfer fees, account closing fees and any other fees associated with maintaining and using your account.
- *Transaction specific charges* which include fees such as transaction fees, switch or change fees, performance fees, short term trading fees and sales charges or redemption fees.
- *Third Party Compensation* which includes fees paid by investment fund managers and other third parties for the services and advice that we provide to you.

Report on Investment Performance

In addition to the Report on Charges and Compensation, you will also receive an Investment Performance Report which provides a money-weighted rate of return for your investment account(s). The money-weighted rate of return compliments the time-weighted rate of return that UBS currently displays on your account statements. The money-weighted rate of return takes into account withdrawals and deposits, providing a better measure of your personal rate of return. The time-weighted rate of return will continue to appear on your account statements, for comparison against the market indicators.

Account Service Fees and Charges

As with anything you buy, there are fees and costs associated with investment products and services. These fees may seem small, but over time they can have a major impact on your investment portfolio. Ongoing fees can also reduce the value of your investment portfolio. This is particularly true over time, because not only is your investment balance reduced by the fee, but you also lose any return you would have earned on that fee. In the long run, even ongoing fees that are small can have a big impact on your investment portfolio.

A more detailed description of the fees and charges that you may incur related to the operation of your UBS account(s) can be found in the UBS Services and Fees Brochure.

There are two broad pricing structures offered at UBS:

- *Transaction-based:* In a transaction-based pricing structure, you pay a commission for each transaction that occurs in the account. This is only available for Active Advisory accounts. As a client with a transaction-based fee structure, you may also be charged fees related to:
 - Specific products;
 - Cash management; Safekeeping; and
 - Administration of registered retirement plans.
- *Fee-based:* In a fee-based account, you pay fees on a quarterly basis which are calculated as a percentage of the value of the assets in your account, regardless of the number of transactions made in the account. Fee-based accounts include UBS Portfolio Management, UBS Managed Account Program and Active Advisory. Fee-based accounts include all costs associated with equity and fixed income trading, account administration, cash management and special mail.

There are other fees and charges that you may incur as a result of the operation of your account(s) which may include the following:



- **Foreign exchange:** You may incur costs where a transaction requires a currency conversion. For example, if you execute a securities trade in a foreign market and settle the trade in a Canadian dollar account, a currency conversion will occur at the foreign exchange rate as determined by UBS or UBS related parties. These rates are subject to change without notice and may vary depending on the market, currency pair and the value of the gross amount of the conversion.
- **Financial derivatives transactions:** If you have an entity account and have registered for a Legal Entity Identifier (LEI), UBS will annually maintain the LEI on your behalf and will pass on the charges to your account.
- **Material account changes:** You may incur brokerage costs stemming from any substantial changes you make to the account, withdrawal of significant assets on less than 30 days' notice, or the cancellation of a mandate.
- **General banking services:** This may include charges associated with payment by bank draft, wire payments, returned items and stop payments.
- **Special administration services:** There may be charges related to "unusual requests" which fall outside the scope of the normal course of business. For example, changing reference currency, special reporting, etc.

If you have any questions or concerns about the fees charged to your account, please contact your UBS Client Advisor.

Investment Risk

All investments carry risk. The value of individual securities and the value of your portfolio are not guaranteed. Consideration should be given before any and all investment decisions are made in light of the inherent risks. Investment risk includes, for example:

- Fluctuations in the market value of securities;
- Concentration in a particular security, market sector or geographical location;
- Credit;
- Fluctuation in interest and/or exchange rates;
- Illiquidity of investments;
- Structured products and derivatives; and
- The risk that a change in laws or regulations will materially impact a security, business, sector or market.

While risk is inherent in all investment decisions, your UBS Client Advisor plays an important role in determining whether certain investment decisions are suitable for you based on the KYC information that you provide at account opening and thereafter. As such, it is important to update your UBS Client Advisor when there is a change in your KYC information.

For more information regarding transactions involving special risks such as options, forwards, futures, structured products and synthetic products, please refer to the UBS Special Risks in Securities Trading Brochure or speak with your UBS Client Advisor.

Loan & Margin Risk

Borrowing to invest may not be suitable for all investors. You may enter into a Margin and Security Agreement with our affiliated financial institution, UBS Bank (Canada), to finance the investments in your account. Using borrowed money to finance the purchase of securities, whether through a UBS Bank (Canada) credit facility or any other method of borrowing, involves greater risk than using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required remains the same even if the value of the securities purchased declines. Borrowing

to invest can result in investment losses which exceed the amount of your invested capital.

If you have borrowed through a UBS Bank (Canada) loan facility, the loan is collateralized by eligible securities or cash you have in your investment account. You are responsible to satisfy and maintain sufficient collateral lending value as required, and to comply with the terms of your Margin and Security Agreement. If the value of pledged securities drops, you may be required to deposit additional cash or sell a portion of your investments to realign the collateral value in proportion to your loan. Loan rates are determined by UBS lending policies.

Please refer to your UBS Client Advisor if you have additional questions about the risk of borrowing to invest or refer to your Margin and Security Agreement for details.

Conflicts of Interest

Conflicts of interest can arise due to a wide range of circumstances where UBS, UBS Employee and its clients, or two or more UBS clients, have competing interests. Generally, a conflict of interest is material if the conflict may be reasonably expected to influence either your decisions as a client in the circumstances or UBS or its Client Advisor or representatives' decisions in the circumstances.

To ensure fairness to clients and to maintain public confidence, UBS has adopted policies and procedures to help identify and manage conflicts of interest that may exist between you and UBS and/or your UBS Client Advisor. Pursuant to Canadian Securities Administrators' Client Focused Reforms (the "CFRs") effective on June 30, 2021, we have enhanced our disclosures of conflicts of interest below relating to the existing and potential material conflicts of interest that may affect your interests as our client.

In general, UBS deals with and manages relevant conflicts of interest as follows:

- **Avoidance:** This includes avoiding conflicts which are prohibited by law as well as conflicts which cannot effectively be managed. When addressing material conflicts we put the interests of our clients first, ahead of our own interests and any other competing considerations and avoid any material conflict that is not, or cannot be, addressed in the client's best interest.
- **Control:** Acceptable conflicts are managed through a variety of measures including physical separation of business functions, restricting the internal exchange of information and by maintaining policies and procedures.
- **Disclosure:** In the event that a material conflict of interest exists, you will be provided with disclosure of material conflicts of interest at account opening. Should any additional material conflicts of interest be identified after account opening, we will inform you as soon as possible upon identification of a conflict. The written conflicts of interest disclosure will include:
 - The nature and extent of the conflict of interest;
 - The potential impact on and risk that it may pose to the client; and
 - How it has been, or will be, addressed.

By disclosing unavoidable conflicts, you are able to independently assess the significance when evaluating any of our recommendations or actions. We are committed to delivering disclosures effectively and have procedures in place to confirm that disclosure of material conflicts of interest is provided to clients.



Where unavoidable material conflicts of interest arise, UBS will disclose the conflict to you. Material conflicts of interest may include the followings:

Compensation Paid to UBS

The receipt of cash and non-cash compensation from sources other than clients, and the differences in the way we compensate Client Advisors for the products we offer, may create an incentive for Client Advisors to recommend certain products over others. We address these conflicts of interest by maintaining policies and procedures on the suitability and supervision of the products and services we offer to you, and by disclosing these conflicts so that you can make a fully informed decision.

Our offerings are generally “open architecture”, meaning that we strive to bring a broad range of offerings and issuers to our clients from inside and outside our firm. Our platform includes investments that we or an affiliate create or sponsor (“proprietary offerings”) and investments for which we receive compensation to support their sales (i.e., third-party compensation). UBS treats proprietary products and non-proprietary products similarly. In addition, client advisors are compensated according to a product-agnostic framework in order to help mitigate product bias, and sales-based compensation has been eliminated for support staff.

UBS endeavors to be fully transparent with these fees and commissions and will inform you in advance so that you are aware of what you are paying. Compensation plan changes are required to follow a governance process and undergo review with a specific purpose of identifying any real or perceived conflicts of interest between UBS and its clients that may be inherent in the plans. A new plan or plan change does not progress for final approvals until the review concludes that conflicts of interest do not exist in the compensation plan or, where they may exist, that adequate monitoring and controls are in place to address the conflicts in the best interest of the client or to prevent the realization of such conflicts.

Related/Connected Issuers and Proprietary Products

UBS may, in the course of our relationship with you, trade in or recommend securities of a “related” or “connected” issuer. For example, UBS may:

- Exercise discretionary authority to buy or sell these securities for your account;
- Make recommendations regarding these securities to you; and
- Sell investment fund securities issued and managed by an affiliate of UBS.

When we buy securities from you or sell securities to you from our (or our affiliate’s) inventory, known as “principal trading,” we typically earn compensation by marking up the price of the securities we sell you or by marking down the price of the securities we buy from you. We earn higher fees, compensation and other benefits when you choose an investment that we (or one of our affiliates) advise, manage or sponsor, such as a mutual fund, alternative investment or structured note, or when you select us or an affiliate as the investment manager. UBS manages this conflict through:

- Its management of conflicts arising from proprietary products generally, namely our unbiased new product approval process and annual KYP, and a product-agnostic compensation framework;
- Detailed disclosure of these relationships and activities provided to clients at account opening; and
- Obtaining instructions from you for any transactions in your account involving related and connected issuers.
 - If you have an Active Advisory account with us, you consent to the purchase or sale of securities

issued by “related” and “connected” issuers of UBS.

- If you have a Portfolio Management Account with us, you consent to your UBS Client Advisor exercising discretionary authority in connection with the purchase or sale of securities issued by “related” or “connected” issuers.

For an explanation of what comprises a related and/or connected issuer please refer to the UBS Terms and Conditions Brochure.

Routing Trades to Our Affiliates for Execution

Conflicts of interest arise as a result of our order routing and receipt of payment for order flow to affiliates of UBS Bank (Canada) are managed through best execution policies and procedures. A globally approved wide range of reputable broker-dealer/counterparties who provide diverse trading capabilities for UBS’ clients is reviewed annually in establishing the global Execution Brokers list. UBS considers the full range of a broker’s services including the value of research provided and execution capability, commission rate, financial responsibility, administrative resources, responsiveness and new issues.

Referral Arrangements

Referral arrangements are arrangements in which an existing or prospective client is referred to or from a registrant within UBS and compensation is provided to or by a registrant with respect to the referral. Such an arrangement may exist from time to time within UBS and its affiliated groups or with third parties, as notified to you. A referral fee may be paid or received, directly or indirectly, by a registrant of UBS or referring employee of the registrant firm. The amount of any referral fees paid or received for referral services will not affect the fees paid or payable by you.

UBS has adopted policies and procedures to identify and address any conflicts of interest that may arise from these referral arrangements, including policies on managing privacy concerns and confidentiality of information. Particulars of the referral arrangement and the fees paid or received by UBS with respect to the referral will be provided to you in writing prior to account opening. This disclosure statement addresses the referral arrangement and the referral fee structure where the payment of referral fees will in no way increase any fees payable by the client in relation to their account(s) with UBS. The client needs to sign and acknowledge this statement before any referral fees are paid. After UBS receives client’s signature and acknowledgement, this statement will be retained by UBS for its records.

Fair Allocation of Investment Opportunities

A conflict of interest may arise while managing a number of discretionary accounts whereby the quantity of a security available at the same price is insufficient to satisfy the requirements of every account, or the quantity of a security to be sold is too large to be completed at the same price. Similarly, new issues of a security may be insufficient to satisfy the total requirements of all accounts.

When such a conflict arises, trade allocation must be determined on a basis that is fair, reasonable and equitable to all clients based on UBS policies and client investment objectives. UBS has robust policies and procedures to ensure fair allocation in the event of a conflict of interest. For more information on these policies please refer to the UBS Terms & Conditions brochure or contact your UBS Client Advisor.

Outside Business Activities

Our Client Advisors may in certain circumstances, and where permitted by legislation and our policies and procedures, engage in other activities such as serving on a board of directors, participating in community events or pursuing personal outside business interests.



UBS has developed policies and procedures to ensure that no Client Advisor engages in an outside business activity that would amount to a conflict of interest and require all employees at onboarding and on an annual basis notify UBS of any outside directorships and other external roles, positions, employment and business activities. Employees are prohibited to be employed by, participate in, or accept compensation from any other person, outside the scope of their relationship with UBS, unless they obtain prior approval from UBS.

Third-Party Benefits

UBS and/or its employees may be offered or receive non-cash compensation in the form of gift, entertainment or sponsorship support which could compromise or give the impression of compromising their independence. We and our Client Advisors may receive non-cash compensation from mutual fund companies, investment managers, and sponsors of investment products that we distribute.

UBS manages this conflict of interest by:

- Tracking gifts and entertainment received by employees;
- Prohibiting employees from accepting gifts and entertainment over a certain amount of threshold; and
- Maintaining policies and procedures on the suitability and supervision of the products and services we offer to you, and by disclosing our practices to ensure you make a fully informed decision.

Personal Trading

While employees are permitted to trade for their own personal accounts, some employees at UBS may have access to confidential information regarding the trading activities of any client which such employee may use for their own personal trading purposes, with a potential detriment to the client such as through the practice of placing trades ahead of client trades (i.e. front-running).

UBS manages this conflict of interest through the following practices:

- Adopting policies and procedures designed to prevent improper or abusive personal trading conduct when there is a potential conflict with interests of clients;
- Requiring all employees to affirm and disclose their investment accounts at the time of hiring and on an annual basis; and
- Monitoring and reviewing transactions in employee trading accounts on a regular basis.

Market Indicators

There are five investment performance benchmarks, or "market indicators", provided in your UBS Account Statements. An investment performance benchmark is a standard for measuring and evaluating the performance of investments compared to markets in general. You may assess the performance of your investments by evaluating them against one or more performance benchmark(s) that is comparable to the holdings of your portfolio for the reporting period. Depending on your asset allocation selection and investment strategy, these market indicators may or may not be appropriate performance benchmarks of your investments. For more information regarding investment performance benchmarks, please refer to the UBS Terms and Conditions Document or speak with your UBS Client Advisor.

Custodial Services

By maintaining an account with UBS Bank (Canada) you benefit from the global custodial relationships of UBS AG. Your investment positions are held with qualified custodians domestically and internationally.

In most cases, your investment positions are held with our custodians on a nominee basis in the account of UBS Bank (Canada), and we segregate your assets through our accounting. The majority of client holdings are custodied on a nominee basis, which allows UBS Bank (Canada) to manage client privacy and known confidentiality risks. However, for tax reasons, assets of US Person clients are held in client name rather than on a nominee basis.

Client Complaint Information

Our goal at UBS is to provide quality service by building strong relationships with each of our clients. We believe that open communication is the key to achieving this goal. Should you have a question, concern or complaint, we recommend that you discuss it with your UBS Client Advisor or request to speak with the head of your UBS Branch.

In the event that the issue is not resolved to your satisfaction, please feel free to contact our Compliance Team at the following address:

Chief Compliance Officer, UBS Bank (Canada)
154 University Avenue, Suite 800
Toronto, Ontario, Canada
M5H 3Z4

If you are not satisfied with the response of the Compliance Officer or don't receive a response from the Compliance Officer within 90 days (56 days for Banking products and services), you may contact the Ombudsman for Banking Services and Investments ("OBSI"), an independent investigator appointed by the Canadian federal government to investigate financial service complaints, within 180 days after receipt of our decision. The OBSI process is free of charge and is confidential. OBSI can be contacted at:

Ombudsman for Banking Services & Investments
20 Queen Street West, Suite 2400 P.O. Box 8
Toronto, Ontario, Canada
M5H 3R3
Tel: 1-888-451-4519
Fax: 1-888-422-2865
Toronto Area Tel: 416-287-2877
Toronto Area Fax: 416-225-4722
Email: ombudsman@obsi.ca

If you are a Québec resident and are dissatisfied with the outcome or with the examination of your complaint, you may request that your complaint file be transferred to the Autorité des marchés financiers (AMF). The AMF will proceed with their examination and may, if it considers it appropriate, offer mediation or conciliation services. However, the AMF cannot require a party to go to mediation.

Québec City
Place de la Cité, tour Cominar 2640, boulevard Laurier,
bureau 400
Québec (Québec) G1V 5C1
Tel: 418-525-0337
Fax: 418-525-9512

Montréal
800, square Victoria, 4e étage
C.P. 246, Place Victoria
Montréal (Québec) H4Z 1G3 Tel: 514-395-0337
Fax: 514-873-3090

www.lautorite.qc.ca/en/general-contact-information-corpo.html



If your complaint is about the privacy of your personal information, you may escalate to the UBS Privacy Office:

Chief Privacy Officer, UBS Bank (Canada)
154 University Avenue, Suite 800
Toronto, Ontario, Canada,
M5H 3Z4

If you are still not satisfied after contacting UBS's Privacy Office, you may contact:

The Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Québec K1A 1H3
Call: 1-800-282-1376
Visit: priv.gc.ca

If you have a complaint concerning a consumer protection law or voluntary code of conduct or public commitment, you may contact the Financial Consumer Agency of Canada (FCAC). The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary codes of conduct and public commitments. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees, interest rates and branch closures. The FCAC can be contacted at:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor, Ottawa, ON K1R 1B9
Call (English): 1-866-461-FCAC (3222)
Call (French): 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666
Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771
Fax: 1-866-814-2224 / 613-941-1436
Visit: canada.ca/en/financial-consumer-agency.html