



ANNUAL COMPLAINTS REPORT – FISCAL YEAR 2025

Fairstone Bank of Canada and the following subsidiaries, Fairstone Financial Inc., Eden Park and Fig Financial Inc. (collectively, “Fairstone”) are committed to protecting the consumer rights of Fairstone customers including access to complaints handling procedures.

Complaints escalated to the Commissioner of Complaints (the “COC”) usually require additional time for investigation since the complaints are more complex in nature and customer care centre management employees were unable to resolve these complaints.

<i>Total # Investigated</i>	<i># Closed ¹</i>	<i># Resolved ²</i>
28	19	9

In 2025, the COC completed an investigation for 28 complaints in total, 9 of which were resolved to the complainant’s satisfaction. The COC took an average of 39 Net days to complete an investigation and an average of 65 days to complete an investigation from the date the complaint was opened³. Net days are defined as the average number of days an investigation remained open within Fairstone.

14 of the complaints escalated to the COC for investigation were escalated on average 56 days after the complaint was opened for the first time.

Details

- ¹ Closed – complaints that the COC was unable to resolve to the satisfaction of the complainant;
- ² Resolved – complaints that the COC resolved to the satisfaction of the complainant;
- ³ Average Days – the average number of days from the day a complaint is received to the date on which the complaint was Resolved or Closed in 2025;
- Products – complaints were related to Credit Cards and Loans;
- Nature of the Complaint – complaints were related to interest, transactions, account opening, collections, credit limit, teller services, complaint handling, agreement, fee/charges, balance and other.