



MCAN Home Complaint Handling Process for Mortgage Customers

If you have a complaint regarding your mortgage issued by MCAN Home Mortgage Corporation, we encourage you to contact us so we can review and work to resolve your concern.

Step 1: Contact Customer Service

Please contact our Customer Service team with your concern. You may request escalation to a manager or senior servicing representative if required.

MCAN Customer Service
1-877-775-2970

Step 2: Submit a Written Complaint

If your complaint is not resolved through Customer Service, you may submit it in writing to MCAN's Complaint Resolution Department.

Complaint Resolution Department
MCAN Home Mortgage Corporation
200 King Street West, Suite 700
Toronto, ON M5H 3T4

mcan@lenderservices.ca
1-877-593-7757 or 1-866-800-1646

Receipt of your complaint will be acknowledged by MCAN in writing (by email or letter) or by phone, and the matter will be reviewed promptly and fairly.

Step 3: Escalate to the Chief Compliance Officer

If you remain dissatisfied after completing Steps 1 and 2, you may request a further review by MCAN's Chief Compliance Officer.

Chief Compliance Officer
MCAN Financial Group
200 King Street West, Suite 700
Toronto, ON M5H 3T4

External Escalation Options

If your complaint remains unresolved after completing MCAN's complaint-handling process, you may contact the appropriate external agency depending on where your mortgage was issued.

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws. Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the applicable External Complaints Body as outlined here:

Ontario Mortgages

For mortgages issued in Ontario, you may file a complaint with the Financial Services Regulatory Authority of Ontario (FSRA).

Financial Services Regulatory Authority of Ontario (FSRA)

<https://www.fsrao.ca/submit-complaint-fsra>

Manitoba Mortgages

For mortgages issued in Manitoba, you may contact the Manitoba Financial Services Agency (MFSA), which oversees mortgage lending under *The Mortgage Brokers Act*.

Manitoba Financial Services Agency (MFSA)

<https://themfsa.ca>

[Investigations - Manitoba Financial Services Agency](#)

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Website

www.canada.ca/fcac

Complaint Handling Information

<https://www.canada.ca/en/financial-consumer-agency/services/complaints.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)

Video Relay Service

1-866-914-6097 / 613-947-7771

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.

Mail:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 5th Floor

Ottawa, ON K1R 7Y2