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FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

## How to Resolve a Complaint About a Mortgage Brokerage, Broker, Agent or Administrator

The Financial Services Commission of Ontario (FSCO) is responsible for overseeing the mortgage brokering industry in Ontario. If you have a complaint about a mortgage business activity, FSCO will ensure that it is dealt with professionally and promptly.

FSCO's Licensing and Market Conduct Division is responsible for investigating any claims that involve violating the Mortgage Brokerages, Lenders and Administrators Act, 2006 (the Mortgage Broker Law).

If you have a complaint about a mortgage business activity that took place after July 1, 2008, make sure you follow the steps below:

**Step 1** – Contact the Mortgage Brokerage/Administrator to discuss your complaint. This is often the fastest way to resolve a complaint.

**Step 2** – We suggest you write to the Mortgage Brokerage/Administrator, asking for its final position in writing.

**Step 3** – If you are unable to resolve the complaint within a reasonable amount of time, or you believe the Mortgage Broker Law has been violated, please complete the [Mortgage Business Activity Complaint Form](#).

**Step 4** – Mail the following documents to FSCO at the address below:

- The completed Mortgage Business Activity Complaint Form;
- The Mortgage Brokerage's/Administrator's written response; and
- Any other relevant information/facts that support your complaint.

Please note that FSCO needs to receive your completed Mortgage Business Activity Complaint Form in order to investigate your complaint. When your complaint is received, it will be replied to and handled as quickly as possible.

If you have a complaint about a mortgage business activity that took place before July 1, 2008, please follow all of the steps above, except for step 2. For mortgage business activity complaints that occurred

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Please consult our [outage schedule](#) for

before July 1, 2008, Mortgage Brokerages/Administrators are not required by law to provide a written response.

If you need additional information on how to file a complaint, please call FSCO at:

Telephone: (416) 250-7250

Toll-free: 1-800-668-0128

FSCO's Mailing Address:

Financial Services Commission of Ontario

Licensing & Market Conduct Division

Mortgage Brokerage/Administrator Complaints

5160 Yonge Street

4th Floor, Box 85

Toronto, ON M2N 6L9

more details.

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