

Effective February 20, 2023, Concentra¹ adopted Equitable's² [Customer Complaint Handling Procedures](#) (CCHP) as part of broader integration activities between Concentra Bank and Equitable, following the acquisition of Concentra Bank in November 2022.

This report applies to complaints received by Concentra's Complaints Liaison Officer (CLO), the most senior designated officer designated to address customer complaints within Concentra's complaint handling process, for fiscal 2022.

January 1 to December 31, 2022		Total
Full Investigation complaints conducted by the CLO		22
Complaints that fell outside of the mandate of the CLO		3
Number of Full Investigation complaints that were resolved by the CLO to the satisfaction of the person who made the complaint		11
Number of Full Investigation complaints that were closed by the CLO not to the satisfaction of the person who made the complaint		11
Average length of time for dealing with complaints handled by the CLO from the first interaction with the customer to the date on which the complaint was Resolved or Closed		12 days
Product or Service to which the Complaints Related		
Wyth High Interest Savings Account		4
Neo Money Account		10
Wyth Residential Mortgage		7
Concentra Lease		1
Description of the Nature of Complaints		
Mortgages	<ul style="list-style-type: none"> Renewals- Not renewed as intended Fees, Charges & Penalties- Disputing charges Interest & Payments- Unsatisfied with variable rate increases & payment processes 	<p>2</p> <p>2</p> <p>3</p>
Deposit Accounts	Account Opening- Concerns around account opening processes	4
	Banking Services- Closure/freezing of accounts (fraud and suspected fraud)	4
	Transfer- Unsatisfied with transfer limits & process	3
	Interest- Unsatisfied with interest rates	1
	Payment- Unsatisfied with hold policy & process	2
Leases	<ul style="list-style-type: none"> Agreement- Suspected unauthorized credit check 	1

¹ **Concentra** means Concentra Bank and its wholly owned subsidiary, Concentra Trust.

² **Equitable** means Equitable Bank, a wholly owned subsidiary of EQB Inc., and Equitable Trust, Concentra Bank and Concentra Trust, each wholly owned subsidiaries of Equitable Bank. EQ Bank is a tradename of Equitable Bank and is its digital banking platform.