

Complaint Process

The Office of the Registrar of Mortgage Brokers (the Office) involvement in a complaint is limited to our authority under legislation.

To file a complaint with the Office of the Registrar of Mortgage Brokers, **a complaint must be sent in writing**. We require written documentation to have a record of the complaint.

Once a complaint is filed, you have consented to share the complaint with the other parties involved and the Office will contact the other parties for their response to the complaint. Again, the Office is limited to our authority under the legislation which does not provide us with the authority to settle civil matter where determining liability or restitution is the issue.

The following is required when filing a complaint:

- Your contact information
- A detailed account of the issue including everything which has been done up to the point of submitting your complaint, who you have spoken with and their contact information
- A copy of all relevant documentation – mortgage, letters, emails, etc.
- If a complaint is being sent in on behalf of someone else, the complainant must write and sign a Consent of Authority giving the representative permission to speak on their behalf along with their contact information so consent can be confirmed. If consent is not given, the Office will deem the complaint retracted.

Complaints can be emailed directly to Service NL at servicenlinfo@gov.nl.ca or faxed **Attention: Complaints** to (709)729-3205.

Review and response to a complaint depends on the complexity of the issue and response from all parties involved. The Office of the Registrar of Mortgage Brokers will send out a final position letter outlining the outcome of your complaint.