"OBSI must provide clear guidelines when an investor's complaint is submitted past the 180 day review policy. When extreme circumstances prevent an investor to submit a complaint for review within the 180 day review period, OBSI must clearly identify what supporting documentation is required. If the reason is medical in nature, OBSI must clearly identify what personal health information is required and how OBSI will ensure personal health information from the investor will be kept confidential"

"What steps can an investor take if they feel an OBSI employee is discriminating and/or demonstrating biased /unfair judgment. How does an investor ensure the OBSI is acting impartially with true objectivity"