

RBC Financial Group Ombudsman

P.O. Box 1, Royal Bank Plaza
Toronto, Ontario M5J 2J5
Tel: 1-800-769-2542 or (416) 974-4591
Fax: (416) 974-6922
Email: ombudsman@rbc.com

Scotiabank (The Bank of Nova Scotia) Ombudsman

44 King Street West
Toronto, Ontario M5H 1H1
Tel: 1-800-785-8772 or (416) 933-3299
Fax: (416) 933-3276
E-mail: ombudsman@scotiabank.com

Sears Bank Canada Office of the Ombudsman

222 Jarvis Street
Toronto, Ontario M5B 2B8
Tel: (416) 941-3606 Fax: (416) 941-2325
E-mail: scb@sears.ca

TD Bank Financial Group Ombudsman

P.O. Box 1, Toronto Dominion Centre
Toronto, Ontario M5K 1A2
Tel: 1-888-361-0319 or (416) 982-4884
Fax: (416) 983-3460
E-mail: td.ombudsman@td.com

The Bank of East Asia (Canada) Ombudsman

Suite 102-103 East Asia Centre
350 Highway 7 East
Richmond Hill, Ontario L4B 3N2
Tel: (905) 771-5676 Fax: (905) 882-0239
E-mail: taidsf@hkbea.ca

UBS Bank (Canada) Ombudsman

154 University Avenue
Toronto, Ontario M5H 3Z4

Ubiquity Bank of Canada Ombudsman

32071 South Fraser Way, Suite 303
Abbotsford, British Columbia V2T 1W3
Tel: 1-888-881-0188 Fax: 1-888-881-8588
E-mail: ombudsman@ubiquitybank.ca

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THE FOURTH STEP

The Ombudsman for Banking Services and Investments (OSBI) is an independent body which investigates complaints from individuals and small businesses about products and services provided by bank financial groups. Its objective is to provide impartial and prompt resolution of complaints. This service is available free of charge.

Ombudsman for Banking Services and Investments

Michael Lauber, FCA – Ombudsman
Tel: 1-888-451-4519 / (416) 287-2877
Fax: 1-888-422-2865 or 416-225-4722
Email: ombudsman@obsi.ca

PO Box 896
Station Adelaide
Toronto, Ontario
M5C 2A1

Before you contact the OBSI you must first try to resolve your complaint directly with your bank.

Centre for the Financial Services OmbudsNetwork (CFSON)

If you have a complaint about any financial service and do not know who to contact about it, the Centre for the Financial Services OmbudsNetwork can help you. By consulting its referral agents or its web site, you will be referred to the appropriate contact at your financial institution or its industry level ombudservice.

CFSON

1-866-538-3766 (FSON) / (416) 777-2043
Fax: (416) 777-9716
www.cfson-crcsf.ca

The Canadian Bankers Association, established in 1891, is a professional industry association that provides its members – the chartered banks of Canada – with information, research and operational support, and contributes to the development of public policy on issues that affect financial services. The CBA also provides information to the public on industry and financial issues.

For more information visit www.cba.ca



CANADIAN BANKERS ASSOCIATION
Building a Better Understanding

JUNE 2004

Resolving Problems with YOUR BANK

Problems are a fact of life and it's no different in the banking industry. Although banks strive to provide error-free service, mistakes and problems do sometimes occur. As a customer, it's important to know that banks have a multi-step process in place to help resolve complaints or problems.

While every effort is made to ensure consistent practices, this can be a challenge for the banks and their employees. Each bank has procedures in place to resolve inquiries and complaints.

THE FIRST STEP

If you have a concern or problem, the first thing you should do is try to **address it with your branch/service centre**. A customer service representative should be able to help you. If not, you should ask to speak with a supervisor or manager. Your first contact with the bank should provide you with (or direct you to) information on the bank's complaint-handling process.



CANADIAN BANKERS ASSOCIATION
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2 THE SECOND STEP

If your situation has not been resolved to your satisfaction, you should find out what to do next within your bank. In some cases, the next step is to **contact a regional/area manager, local executive office or customer care/call centre**. Ask a representative or manager at your branch/service centre for the number or address of who you should contact. Each bank has a brochure outlining its process for dealing with complaints including contact numbers, and similar information is also available on the banks' Web sites. We have also provided some helpful phone numbers and Web addresses.

Helpful Numbers

Amex Bank of Canada

1-800-668-2639
www.americanexpress.com/canada

BMO Financial Group

1-800-555-3000 / (416) 927-6000
www.bmo.com

CIBC

Customer Care Centre:
1-800-465-2255 / (416) 980-2255
www.cibc.com

Canadian Western Bank

1-888-874-8574 / (780) 423-8888
www.cwbank.com

Citibank Canada

1-800-387-9292 / (416) 947-4100
www.citibank.com/canada

Citizens Bank of Canada

1-888-708-7800
www.citizensbank.ca

CS Alterna Bank

1-866-560-0120
www.alterna.ca

HSBC Bank Canada

Customer Complaints:
1-888-989-4722
www.hsbc.ca

ING Bank of Canada

English: 1-800-464-3473
French: 1-866-464-3473
www.ingdirect.ca

Laurentian Bank of Canada

Quality Management: 1-877-803-3731
www.lbcdirect.laurentianbank.ca

Manulife Bank of Canada

1-877-765-2265
www.manulifebank.ca

National Bank of Canada

1-888-483-5628 / (514) 394-5555
www.bnc.ca

Pacific & Western Bank of Canada

1-800-213-4282
www.pwbank.com

RBC Financial Group

Customer Relations Centre:
English: 1-800-769-2540
French: 1-800-769-2541
www.rbc.com

Scotiabank (The Bank of Nova Scotia)

Office of the President
English: 1-877-700-0043 / (416) 933-1700
French: 1-877-700-0044 / (416) 933-1780
www.scotiabank.com

TD Bank Financial Group

TD Access: 1-800-430-6095
www.td.com

The Bank of East Asia (Canada)

www.hkbea.ca

Ubiquity Bank of Canada

1-888-881-0188
www.ubiquitybank.ca

3 THE THIRD STEP

If the problem still can't be settled to your satisfaction the next move is to **involve your bank's Ombudsman**. An Ombudsman's job is to help consumers resolve disputes with their bank. Here is a complete list of the Ombudsmen's offices across Canada:

Amex Bank of Canada Compliance Officer and Ombudsman

101 McNabb Street, Markham Ontario L3R 4H8
Tel: 1-888-301-5312 Fax: (905) 940-7670
E-mail: bankombud@aexp.com

BMO Financial Group Ombudsman

Bank of Montreal Tower
55 Bloor Street West, 8th Floor
Toronto, Ontario M4W 3N5
Tel: 1-800-371-2541 Fax: 1-800-766-8029

CIBC Ombudsman

P.O. Box 342, Commerce Court, Toronto, Ontario M5L 1G2
Tel: 1-800-308-6859 or (416) 861-3313
Fax: 1-800-308-6861 or (416) 980-3754
E-mail: ombudsman@cibc.com

Canadian Tire Financial Services Limited Chief Compliance Officer / Ombudsman

555 Prince Charles Drive, Welland, Ontario L3C 6B5

Canadian Western Bank Ombudsman

Suite 2300, 10303 Jasper Avenue
Edmonton, Alberta T5J 3X6
Tel: 1-888-423-8854 Fax: (780) 423-8897
E-mail: graham.gilbert@cwbank.com

Capital One Bank Ombudsman

5650 Yonge Street, Suite 1300
Toronto, Ontario M2M 4G3

Citibank Canada Ombudsman

123 Front Street West, Suite 1700
Toronto, Ontario M5J 2M3
Attn: The Ombudsman
Tel: 1-888-245-1112
E-mail: citicanada.ombudsman@citicorp.com

Citizens Bank of Canada Ombudsman

401-815 West Hastings Street
Vancouver, British Columbia V6C 1B4
Tel: (604) 708-7835 Fax: (604) 682-2704
E-mail: ombudsman@citizensbank.ca

CS Alterna Bank Compliance Manager

400 Albert Street, 3rd floor
Ottawa, Ontario K1R 5B2
Tel: 1-866-560-0120 Fax: 1-866-560-0177
E-mail:ombudsman@alterna.ca

HSBC Bank Canada Ombudsman

300-3555 Gilmore Way
Burnaby, British Columbia V5G 4S1
Tel: 1-800-343-1180 Fax: (604) 435-4139

ING Bank of Canada Ombudsman

111 Gordon Baker Road
Toronto, Ontario M2H 3R1
Tel: (416) 497-4833 or 1-866-677-0547
Fax: (416) 758-5310

Laurentian Bank of Canada Ombudsman

1981 McGill College Avenue
Montreal, Quebec H3A 3K3
Tel: 1-800-473-4782 Fax: 1-800-473-4790
E-mail:ombudsman@laurentianbank.ca

Manulife Bank President & Chief Executive Officer

500 King Street North
Waterloo, Ontario N2J 4C6

MBNA Bank Canada Ombudsman

1600, Promenade James Naismith Drive
Gloucester, Ontario K1B 5N8
Tel: 1-888-871-6262 Fax: (613) 742-8317

National Bank of Canada Ombudsman

P.O. Box 275, Montreal, Quebec H2Y 3G7
Tel: 1-888-300-9004 Fax: 1-800-260-8004

Pacific & Western Bank of Canada Ombudsman

950-413 22nd Street East
Saskatoon, Saskatchewan S7K 5T6
Tel: 1-800-213-4282 Fax: (306) 244-4649
E-mail:ombudsman@pwbank.com