



relations  
with you

Complaint Settlement

For  
better

banking  
relations

with  
you



For better banking  
relations with you



NATIONAL  
BANK  

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FINANCIAL GROUP

## **We're listening**

At National Bank and its subsidiaries<sup>1</sup>, client satisfaction has always been a priority. That's why we have developed a simple and efficient process for settling complaints for our entire organization, regardless of which branch, service or affiliate of National Bank you deal with.

The National Bank Ombudsman is responsible for overseeing this process and ensuring that client complaints are handled diligently and professionally while respecting sound business and financial practices. In order to guarantee the impartiality of his decisions, the Ombudsman reports directly to the President and Chief Executive Officer of the Bank.

## **National Bank adheres to the following voluntary codes and public commitments:**

- Code of Conduct for Authorized Insurance Activities
- Code of Conduct for Businesses
- Canadian Code of Practice for Consumer Debit Card Services
- Principles of Consumer Protection for Electronic Commerce
- Plain Language Mortgage Documents
- Undertaking on Unsolicited Services
- Undertaking - Principle Protected Notes Regulations
- Guidelines for the Transfers of Registered Plans
- Low-Costs Accounts
- MasterCard/Zero Liability
- Our hold funds policy on cheques

These documents are available on the Bank's Web site at [www.nbc.ca](http://www.nbc.ca).

<sup>1</sup> The main subsidiaries of National Bank are: National Bank Financial, National Bank Trust, National Bank Life Insurance Company, National Bank Securities Inc., National Bank Direct Brokerage Inc., National Bank General Insurance, Natbank, Alter Moneta, National Bank Insurance Firm, and Natcan Trust Company.

**If you experience any problem or situation that you would like to see corrected, please proceed as follows:**

***First Step***

**Where you do business**

In the vast majority of cases, your complaint can be solved quickly by contacting customer service, by telephone or in writing, at the branch, department, or subsidiary you do business with. For their contact information, call 1-888-4-TELNAT or go online to [www.nbc.ca](http://www.nbc.ca).

You can also call a TelNat Customer Service Representative at 1-888-4-TELNAT to obtain **explanations about your banking transactions or make inquiries.**

***Second Step***

**National Bank Mediation Department**

Second, if you are not satisfied with the outcome at this point, you can call or write to the National Bank Mediation Department directly. *Please note that for complaints related to insurance, mutual funds or financial planning, you must contact the National Bank Ombudsman directly.*

■ **National Bank Mediation Department**

P.O. Box 93

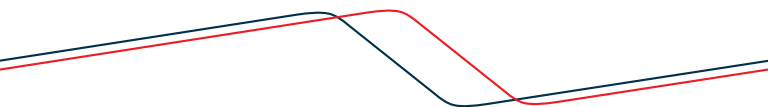
Station Place d'Armes

Montreal, Quebec H2Y 3E9

Telephone: 1-888-955-6655

Fax: 1-877-866-1407 or (514) 866-1407

A National Bank representative will call you back as soon as possible following the reception of your complaint to discuss the situation.



### ***Third Step***

#### **Office of the National Bank Ombudsman**

If the problem is still not solved to your satisfaction, you can call or write to the National Bank Ombudsman. The Ombudsman is a neutral and independent third party who is in close contact with various specialists and is sensitive to your needs.

The National Bank Ombudsman knows which contact persons can help you find satisfactory solutions and makes sure you receive all the attention you deserve.

The Ombudsman responds to your complaints regarding products and services or any situations that may arise in the course of your dealings with National Bank and its subsidiaries. In addition, the Ombudsman guarantees that all clients are treated fairly and equitably.

The Ombudsman can be contacted as follows:

■ **Office of the National Bank Ombudsman**

P.O. Box 275

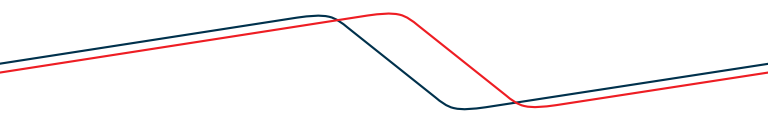
Montreal, Quebec

H2Y 3G7

Telephone: 1-888-300-9004

Fax: 1-888-866-3399 or (514) 866-3399

Web site: [www.nbc.ca/Corporate information/Ombudsman](http://www.nbc.ca/Corporate%20information/Ombudsman)



## Other avenues

### Ombudsman for Banking Services and Investments

If you are still not satisfied after taking your case to the National Bank Ombudsman, you can contact:

- **Ombudsman for Banking Services and Investments**

P.O. Box 5

Toronto, Ontario

M5H 2Y4

Telephone: 1-888-451-4519

Fax: 1-888-422-2865

Web site: [www.obsi.ca](http://www.obsi.ca)

E-mail: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

### The financial consumer agency of Canada

If you have a complaint regarding a possible failure to respect the provisions relating to consumers, prescribed by federal legislation that governs banks or trust and loan companies, or provisions of a public commitment or a voluntary code, you can use the method of communication that suits you best to contact:

- **The Financial Consumer Agency of Canada**

Enterprise Building

427 Laurier Ave. West

6<sup>th</sup> Floor

Ottawa, ON

K1R 1B9

Telephone: 1-866-461-3222

Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

E-mail: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)

### Privacy Commissioner of Canada

For complaints related to the protection of your personal information, you can either use the complaint settlement process described in this pamphlet or contact:

- **Privacy Commissioner of Canada**

112 Kent Street

Ottawa, Ontario

K1A 1H3

Telephone: Ottawa (613) 995-8210

Toll free: 1-800-282-1376



## Autorité des Marchés Financiers

(Quebec only)

Clients with complaints related to mutual funds, insurance, or financial planning, can direct them to the AMF after receiving the National Bank Ombudsman's final position.

### ■ **Autorité des marchés financiers**

800 Square Victoria

22<sup>nd</sup> floor

P.O Box 246, Tour de la bourse

Montreal, Quebec

H4Z 1G3

Telephone: Montreal (514) 395-0337

Quebec city (418) 525-0337

Toll-free 1-877-525-0337

Web site: [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

## Mutual Fund Dealers Association of Canada

(outside Quebec)

Clients residing in Canada outside the province of Quebec with complaints related to mutual funds can direct them to the MFDA.

### ■ **Head Office**

121 King Street West

Suite 1000

Toronto, Ontario

M5H 3T9

Telephone: Toronto (416) 361-6332

Toll-free 1-888-466-6332

Web site: [www.mfda.ca](http://www.mfda.ca)

E-mail: [complaints@mfda.ca](mailto:complaints@mfda.ca)



## The complaint settlement process in a nutshell

### All complaints

Contact your Customer Service Manager where you do business (in writing, in person or by telephone) or a Telnat Customer Service Representative.

### Complaint not settled to your satisfaction in the first step:

#### National Bank Mediation Department (in writing or by telephone)

P.O. Box 93

Station Place d'Armes

Montreal, Quebec H2Y 3E9

Telephone: 1-888-955-6655

Fax: 1-877-866-1407 or (514) 866-1407

\*for complaints related to insurance, mutual funds or financial planning, contact the National Bank Ombudsman directly.

### Complaint not settled to your satisfaction by the National Bank Mediation Department:

#### ■ Office of the National Bank Ombudsman (in writing or by telephone)

P.O. Box 275

Montreal, Quebec

H2Y 3G7

Telephone: 1-888-300-9004

Fax: 1-888-866-3399 or (514) 866-3399

Web site: [www.nbc.ca](http://www.nbc.ca)

### Complaint not settled to your satisfaction by the National Bank Ombudsman:

#### ■ Ombudsman for Banking Services and Investments (in writing or by telephone)

P.O. Box 5

Toronto, Ontario

M5H 2Y4

Telephone: 1-888-451-4519

Fax: 1-888-422-2865

Web site: [www.obsi.ca](http://www.obsi.ca)

E-mail: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)



## At all times

If you have a complaint regarding a possible breach of federal consumer protection legislation or of provisions of public commitments or voluntary codes of conduct adhered to by the Bank, you can use the method of communication that suits you best to contact:

■ **The Financial Consumer Agency of Canada**

Enterprise Building

427 Laurier Ave. West

6<sup>th</sup> Floor

Ottawa, ON

K1R 1B9

Telephone: 1-866-461-3222

Web site: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

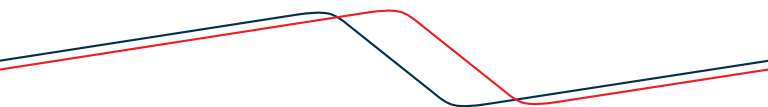
E-mail: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)

## Your satisfaction matters to us

Many clients turn to National Bank and its subsidiaries for financial services because they appreciate our wide range of competitive products and our professional and attentive service.

Because we want to be your preferred banking partner, National Bank and Natcan Trust Company do our utmost to ensure your satisfaction.

This simple complaint settlement process and the presence of the National Bank Ombudsman are concrete proof of our commitment to client satisfaction.



# Complaint form

## Client identification:

Surname and first name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_

Postal code: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Address of your branch: \_\_\_\_\_

Account number: \_\_\_\_\_

(for identification purposes only)

## Complaint settlement process

Have you submitted the complaint to the Customer Service Manager where you do business?

Yes

Date \_\_\_\_\_

No

Have you submitted the complaint to the National Bank Mediation Department?

Yes

Date \_\_\_\_\_

No

## Information about the complaint

Nature of the problem: \_\_\_\_\_

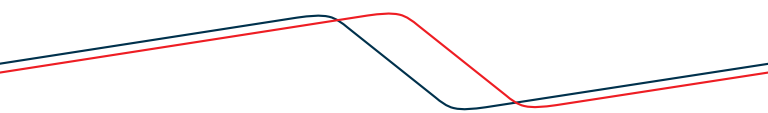
\_\_\_\_\_  
\_\_\_\_\_

(Please use another page if space is insufficient)

Attach a copy of all documentation relating to this complaint.

Signature \_\_\_\_\_

Date \_\_\_\_\_





WE CAN  
HELP



Should you have any questions  
or comments, do not hesitate  
to contact us.

1-888-4-TELNAT (483-5628)

[www.nbc.ca](http://www.nbc.ca)

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