



CLIENT NOTICE

# For better banking relations with you

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Complaint settlement

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## We're listening

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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, department or affiliate of National Bank you deal with.

The National Bank's Ombudsman for clients 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 operates independently.

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

- › Code of Conduct for the Credit and Debit Card Industry in Canada
- › Code of Conduct for Authorized Insurance Activities
- › Code of Conduct and Problem Resolution Process (Businesses)
- › Canadian Code of Practice for Consumer Debit Card Services
- › Principles of Consumer Protection for Electronic Commerce
- › Plain Language Mortgage Documents
- › Commitment on Modification or Replacement of Existing Products and Services
- › Online payments
- › Undertaking – Principal Protected Notes Regulations
- › Guidelines for the Transfer of Registered Plans
- › Low-Cost and No-Cost Accounts
- › Mastercard/Zero Liability
- › Code of Conduct for Federally Regulated Financial Institutions – Mortgage Prepayment Information
- › Commitment to Provide Information on Mortgage Security
- › Commitment on Powers of Attorney and Joint Accounts

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

<sup>1</sup> The main subsidiaries and entities of National Bank are: National Bank Financial Inc., National Bank Trust Inc., National Bank Life Insurance Company, National Bank Investments Inc., National Bank Direct Brokerage, a division of National Bank Financial Inc., National Bank General Insurance Inc., Natbank, National Association, National Bank Insurance Firm Inc., Natcan Trust Company and NBIN.

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

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## 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 1-888-483-5628 or go online to **nbc.ca**.

You can also call a Customer Service Representative at 1-888-483-5628 to obtain **explanations about your banking transactions or make inquiries**.

## Second Step

### Office of the National Bank Ombudsman for clients

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

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

The Ombudsman for clients 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, he guarantees that all clients are treated fairly and equitably.

The Ombudsman for clients can be contacted as follows:

***Office of the National Bank Ombudsman for clients***

P.O. Box 275

Montreal, Quebec H2Y 3G7

Telephone: 514-394-8655 or 1-888-300-9004

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

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

E-mail address: [ombudsman.clients@nbc.ca](mailto:ombudsman.clients@nbc.ca)

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## Other avenues\*

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If you are still not satisfied after taking your case to the National Bank Ombudsman for clients, or if 90 days have elapsed since your complaint was submitted and no final decision has been made, you can contact:

### Complaint concerning a banking product or service

***ADR Chambers – Banking Ombuds Office***

P.O. Box 1006

31 Adelaide Street E.

Toronto, Ontario M5C 2K4

Telephone: 1-800-941-3655

Fax: 1-877-803-5127

Website: [bankingombuds.ca](http://bankingombuds.ca)

Email: [contact@bankingombuds.ca](mailto:contact@bankingombuds.ca)

### Complaint concerning an investment product or service

***The Ombudsman for Banking Services and Investments***

P.O. Box 5

Toronto, Ontario M5H 2Y4

Telephone: 1-888-451-4519

Fax: 1-888-422-2865

Website: [obsi.ca](http://obsi.ca)

Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

### The Financial Consumer Agency of Canada

At all times, 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***

427 Laurier Ave. West

6<sup>th</sup> Floor

Ottawa, Ontario K1R 1B9

Telephone: 1-866-461-3222

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

\* This list is not exhaustive.

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## Office of the Privacy Commissioner of Canada

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

***The Office of the Privacy Commissioner of Canada***

30 Victoria Street

Gatineau, Quebec K1A 1H3

Toll-free: 1-800-282-1376

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## OmbudService for Life and Health Insurance

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If you have a complaint regarding life or health insurance, you can submit it to the OmbudService for Life and Health Insurance, after obtaining a final decision from the Office of the National Bank Ombudsman for clients.

401 Bay Street, P.O. Box 7

Toronto, Ontario M5H 2Y4

Attention: General Manager

Toll-free: 1-888-295-8112

Website: [olhi.ca](http://olhi.ca)

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## Autorité des marchés financiers (AMF) – Quebec only

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Clients with complaints related to mutual funds, insurance, or financial planning can direct them to the AMF after receiving the National Bank Ombudsman for clients' 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

Website: [lautorite.qc.ca](http://lautorite.qc.ca)

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## Mutual Fund Dealers Association of Canada (MFDA) – outside Quebec

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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

Website: [mfda.ca](http://mfda.ca)

E-mail: [complaints@mfda.ca](mailto:complaints@mfda.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 National Bank and its subsidiaries want to be your preferred banking partner, we do our utmost to ensure your satisfaction.

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

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# Complaint form

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## 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

## Information about the complaint

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(Please use another page if space is insufficient)

Send a duly completed copy of this form to the Office of the National Bank Ombudsman for clients via mail, e-mail or fax. Attach a copy of all documentation relating to this complaint.

Signature \_\_\_\_\_

Date \_\_\_\_\_



### **BANKING**

Simplifying your day-to-day banking transactions.



### **FINANCING**

Helping you carry out the projects that are important to you.



### **INVESTING**

Customizing solutions and advice for your short-term projects and retirement plans.



### **PROTECTING**

Insuring you and your assets for your peace of mind.



### **TRANSFERRING**

Making sure your estate is transferred to your loved ones.



### **DOING BUSINESS**

Helping decision-makers grow their business.

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

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1-888-483-5628

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



50159-002 (2017/11)

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