Message from the Scotiabank Ombudsman

I am pleased to provide this report on our activity for the fiscal year ending October 31, 2017.

Since 1995, the Scotiabank Office of the Ombudsman has provided a voluntary and impartial forum for Scotiabank retail and small business customers to request a review of unresolved concerns within our mandate.

My team and I are dedicated to facilitating an objective assessment and perspective, independent of the Scotiabank business units, to allow both customers and Scotiabank to seek solutions.

Details of the Scotiabank Complaint Resolution Process, including escalation to the Ombudsman if necessary, can be found at **scotiabank.com**.

Katherine Kennedy
Scotiabank Ombudsman

The Role of the Scotiabank Ombudsman

The Scotiabank Complaint Resolution Process provides for the opportunity to request a review by the Scotiabank Ombudsman after it has been investigated and a final decision has been provided by a Scotiabank representative.

The primary mandate of the Scotiabank Ombudsman is to offer a fair and credible dispute process to investigate unresolved customer concerns. The Ombudsman also looks to identify and make recommendations on how Scotiabank can improve their operations, products, and services to enhance the customer experience.

Investigations are conducted based upon the documentation and other evidence provided by the customer and the Bank, enabling both parties to present their interest in seeking a resolution.

The role of the Ombudsman is to act as an impartial arbiter, not to be an advocate for either party, in seeking a solution. Any recommendations that may be brought forward in an effort to reach a fair and balanced solution are non-binding and parties are free to pursue other remedies if an agreement is not reached. The services of the Scotiabank Ombudsman are free of charge to all Scotiabank customers.

The Scotiabank Ombudsman requires all concerns to be submitted in writing. There are some areas that fall outside the mandate of our office, including investigations about credit decisions, service fees, interest rates, matters in litigation, and other matters of general policy.

For additional information, please refer to our website at **scotiabank.com/customercare**.

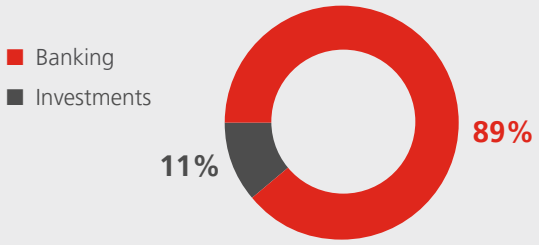
Scotiabank

Year in review 2017

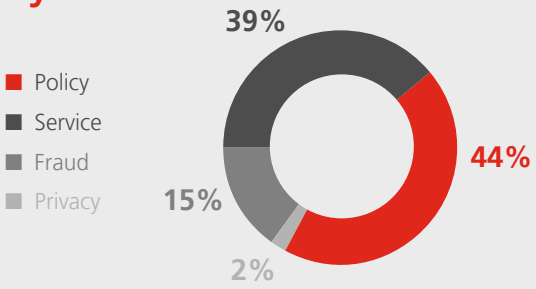
During Fiscal 2017, the Scotiabank Ombudsman Office was contacted by over 2,700 customers. The majority of these contacts were referred back to the Bank for review and response. Our office opened 760 cases and completed 690 case closures throughout the year.

Please refer to the following charts for further details on these cases.

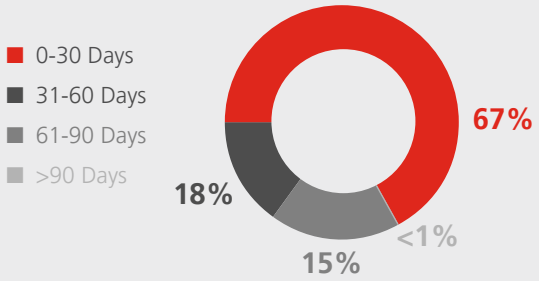
2017 Case Reviews
By Product Type



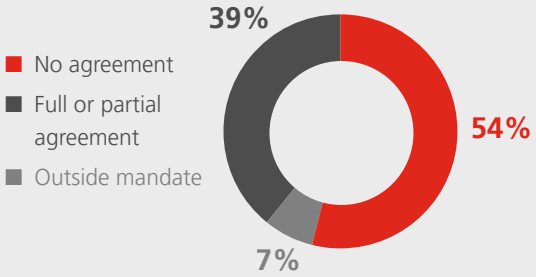
2017 Case Reviews
By Issue



2017 Case Reviews
Time Taken to Close*



2017 Case Reviews
By Outcome**



* Average time to close Case Reviews was 37 days.

** Agreement or partial agreement was achieved meaning our office accepted the resolution requested by the client, or mutually agreeable compromise was reached.

FOR FURTHER INFORMATION PLEASE REFER TO
scotiabank.com/customercare

- How to Resolve Your Complaints
- Office of the Ombudsman
- Codes of Conduct and Public Commitments

CONTACT

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