
Resolving Your Complaint

Scotiabank®

The information in this brochure explains who to contact, Scotiabank's process, and the steps to take, including available channels, should you wish to move forward with a complaint. Please reach out to a Bank representative during this process if you would like a status update at any time.

Pathways to Complaint Resolution

As a first course of action, please contact your Bank Representative, visit the Branch or reach out to the Contact Centre (1-800-4SCOTIA or 1-800-472-6842)

If the first person you speak with is not able to resolve your complaint, please ask to speak directly to a manager, who may be able to resolve many issues that arise.

Upon expressing a complaint to the Bank, you will receive a written acknowledgment including a case number and a copy of Scotiabank's complaint handling process. You may also receive communication at the conclusion of your complaint.

Contact the Escalated Customer Concerns Office (ECCO)

If your complaint is not resolved after 14 days, it will be escalated to the Escalated Customer Concerns Office (ECCO). You may also request escalation at any time during the 14 days or if you are dissatisfied with the response provided. Upon escalation, a communication will be sent informing you of the updated point of contact.

We aim to resolve each case as quickly as possible; however, should this exceed 56 days, you will receive a notification. When your case is concluded at the ECCO, you will be sent communication outlining the Bank's response.

E-mail	escalatedconcerns@scotiabank.com
Mail	Escalated Customer Concerns Office 44 King Street West Toronto, ON M5H 1H1
Telephone	<i>English</i> 1-877-700-0043 (in Toronto 416-933-1700) <i>French</i> 1-877-700-0044 (in Toronto 416-933-1780)

Still not Resolved?

Contact the Customer Complaints Appeals Office (CCAO)

If you are not satisfied following the investigation by the Escalated Customer Concerns Office, you may submit your complaint in writing to the Customer Complaints Appeals Office (CCAO). The CCAO provides an impartial review of customer complaints upon request of the customer.

We aim to resolve each case as quickly as possible; however, should this exceed 56 days, you will receive a notification. When your case is concluded at the CCAO, you will be sent communication outlining the Bank's response.

E-mail	ccao@scotiabank.com
Mail	Customer Complaints Appeals Office 44 King Street West Toronto, ON M5H 1H1
Telephone	1-800-785-8772

You may contact the external complaints body for banking complaints

The Ombudsman for Banking Services and Investments (OBSI) has been designated as the single external complaints body for banking in Canada. OBSI is responsible for providing a fair and impartial review of unresolved banking complaints.

You may choose to contact OBSI if there has been no response from Scotiabank within 56 days of your complaint or if you are not satisfied with the outcome provided by the Customer Complaints Appeals Office (CCAO).

Web site <https://www.obsi.ca>
E-mail ombudsman@obsi.ca
Mail Ombudsman for Banking Services and Investments (OBSI)
20 Queen Street West, Suite 2400
P.O. Box 8
Toronto, Ontario M5H 3R3
Telephone 1-888-451-4519
Fax 1-888-422-2865

You may contact the Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws. Financial institutions are legally required to have a complaint-handling process in place. If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following external complaints body: Ombudsman for Banking Services and Investments (OBSI). <https://www.obsi.ca>

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site www.canada.ca/fcac
Online form <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>
Mail Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa, ON K1R 7Y2
Phone *For service in English:* 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666

Teletypewriter (TTY) 1-866-914-6097 / 613-947-7771

Video Relay Service FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit: <https://srvcanadavrs.ca/en/> to learn more.

Codes of Conduct and Public Commitments

Scotiabank is committed to a number of voluntary codes of conduct and public commitments designed to protect consumer interests, such as those listed below. Copies of the full text of the codes and commitments are available on the Scotiabank website at www.scotiabank.com.

- Canadian Code of Practice for Consumer Debit Card Services
- CBA Code of Conduct for Authorized Insurance Activities
- Code of Conduct for Federally Regulated Financial Institutions – Mortgage Prepayment Information
- Code of Conduct for the Credit and Debit Card Industry in Canada
- Commitment on Modification or Replacement of Existing Products or Services
- Commitment on Powers of Attorney and Joint Deposit Accounts
- Commitment to Provide Information on Mortgage Security
- Guidelines for Transfers of Registered Plans
- Interac Zero Liability Policy
- Low-cost/No-Cost Retail Deposit Accounts
- Model Code of Conduct for Bank Relations with Small and Medium-Sized Businesses
- Online Payments
- Plain Language Mortgage Documents – CBA Commitment
- Principles of Consumer Protection for Electronic Commerce: A Canadian Framework
- Undertaking - Principal Protected Notes Regulations
- Visa E-Promise
- Visa Zero Liability Policy
- American Express Fraud Protection Guarantee
- Mastercard Zero Liability Policy
- Code of Conduct for the Delivery of Banking Services to Seniors

