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# Resolving Your Complaint

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**Scotiabank**<sup>®</sup>

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 Customer 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 Office of the President, Customer Complaints (OPCC)**

If your complaint is not resolved after 14 days, it will be escalated to the Office of the President, Customer Complaints (OPCC). 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 OPCC, you will be sent communication outlining the Bank's response.

<b>E-mail</b>	mail.president@scotiabank.com
<b>Mail</b>	The President, Scotiabank 44 King Street West Toronto, ON M5H 1H1
<b>Telephone</b>	<i>English</i> 1-877-700-0043 (in Toronto 416-933-1700) <i>French</i> 1-877-700-0044 (in Toronto 416-933-1780)
<b>Fax</b>	1-877-700-0045 (in Toronto 416-933-1777)

## Still not Resolved?

### Contact the Customer Complaints Appeals Office (CCAO)

If you are not satisfied following the investigation by the Office of the President, Customer Complaints, 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  
**Fax** 1-866-787-7061

### You may contact an External Complaints Body for banking complaints.

ADR Chambers Banking Ombuds Office (ADRBO) has been appointed by the bank to undertake an impartial review of unresolved banking complaints.

You may choose to contact ADRBO if there has been no response within 56 days or if you are not satisfied with the outcome provided through the Customer Complaints Appeals Office.

**E-mail** contact@bankingombuds.ca  
**Mail** ADR Chambers Banking Ombudsman  
P.O. Box 1006  
31 Adelaide St. East  
Toronto, ON M5C 2K4  
**Telephone** 1-800-941-3655  
**Fax** 1-877-803-5127

### Contacting the Financial Consumer Agency of Canada (FCAC)

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions must provide consumers with transparent information about fees, interest rates and complaint-handling procedures. If you have a complaint about such a regulatory matter, you can contact the FCAC in writing at:

**Mail** Financial Consumer Agency of Canada  
427 Laurier Avenue West, 6<sup>th</sup> Floor  
Ottawa, ON K1R 1B9  
**Telephone** *English* 1-866-461-3222  
*French* 1-866-461-2232  
**Fax** 1-866-814-2224 / 1-613-941-1436  
**Website** www.fcac-acfc.gc.ca

## 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](http://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

