



## **We're making some changes to our Investment Companion Booklet.**

**Effective April 25, 2026**, the Resolving Your Complaint section of the Investment Companion Booklet (ICB) has been updated. This section is found in Part 9 of the ICB, both the online and hard copy booklets will be updated to reflect this change later this year.

## Part 9 Resolving Your Complaint

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.

### **Complaint Resolution if The Bank of Nova Scotia is the Dealer of your Account**

#### **Talk to us**

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 Scotiabank, 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  
Phone       English 1-877-700-0043 (in Toronto 416-933-1700)  
              French 1-877-700-0044 (in Toronto 416-933-1780)

#### **Contact the Customer Complaints Appeals Office (CAAO)**

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 (CAAO). 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  
Phone       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      [www.obsi.ca](http://www.obsi.ca)  
E-mail        [ombudsman@obsi.ca](mailto: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  
Phone         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 have passed since you made your complaint, you can escalate the complaint to the following external complaints body:

Ombudsman for Banking Services and Investments (OBSI)

Web site              [www.obsi.ca](http://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](http://www.canada.ca/fcac)  
Online form         [www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html](http://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.

## Complaint Resolution if Scotia Securities Inc. is the Dealer of your Account

### Scotia Securities Inc. (SSI) Customer Complaint Information

SSI is responsible for supervising the activity of its representatives to ensure they comply with regulatory requirements. Customers of SSI who are not satisfied with an investment product or service have a right to make a complaint and to seek resolution of the problem. SSI has a responsibility to its customers to ensure that all complaints are dealt with fairly and promptly.

#### How to make a Complaint

If you have a complaint, as a first course of action contact your Branch or the Investment Global Client Experience Centre at 1-877-929-4499 (Monday to Friday, 8:00am – 7:00pm EST; after hours voicemail) and explain your complaint.

Upon expressing a complaint concerning SSI to Scotiabank, a SSI Complaints Team will investigate your complaint and respond back to you with the results of their investigation, in most cases, within 90 days of receipt of the complaint (and within 60 days if you are a resident of Quebec). We encourage customers to make their complaint in writing, where possible. Where customers have difficulty putting their complaint in writing, they should advise us so that we can provide assistance. For confidentiality reasons, we will only deal with the customer or another individual who has the customer's express written authorization to deal with us.

Customers can contact the Escalated Customer Concerns Office (ECCO) - SSI Regulatory Complaints Team directly.

E-Mail [ssi\\_complaints@scotiabank.com](mailto:ssi_complaints@scotiabank.com)

Mail Escalated Customer Concerns Office Attn: SSI Regulatory Complaints Team  
44 King Street West Toronto, ON M5H 1H1

### **Still not Resolved?**

If you are not satisfied with the response to your complaint following the investigation by a SSI Complaints Team, you may submit your complaint in writing to the Customer Complaints Appeals Office.

E-Mail [ccao@scotiabank.com](mailto:ccao@scotiabank.com)

Mail Customer Complaints Appeals Office  
44 King Street West Toronto, ON M5H 1H1

Telephone 1-800-785-8772 (in Toronto 416-933-3299)

- ▶ If you are a resident of Québec and you are not satisfied with the response to your complaint from a SSI Complaints Team, you may ask SSI to send a copy of your file to the Autorité des marchés financiers (AMF). You will need to complete the "Request for the Transfer of a File" form which is available on the AMF website at [www.lautorite.qc.ca](http://www.lautorite.qc.ca). The AMF studies all files received and may recommend mediation. For more information, Contact the AMF by telephone at (418) 525-0337 (in Québec), or toll free at 1-877-525-0337
- ▶ Contact the Canadian Investment Regulatory Organization ("CIRO"), which is the self-regulatory organization in Canada to which SSI belongs. CIRO investigates complaints about mutual fund dealers and their representatives, and takes enforcement action where appropriate, but it does not order compensation or restitution. You may make a complaint to CIRO at any time, whether or not you have complained to your mutual fund dealer. CIRO can be contacted:

Internet Complete the on-line complaint form at [www.ciro.ca](http://www.ciro.ca)

Telephone 1-877-442-4322

E-Mail [info@ciro.ca](mailto:info@ciro.ca)

Mail 40 Temperance Street, Suite 2600,  
Toronto, ON M5H 0B4

Fax 1-888-497-6172

### **Compensation**

The Canadian Investment Regulatory Organization (CIRO) does not order compensation or restitution to customers of Members. CIRO exists to regulate the operations, standards of practice and business conduct of its Members and their representatives with a mandate to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry. If you are seeking compensation, you may consider the following:

- ▶ Ombudsman for Banking Services and Investments ("OBSI"): After a SSI Complaints Team has responded to your complaint, you may contact OBSI. You may also contact OBSI if a SSI Complaints Team has not responded within 90 days (and within 60 days if you are a resident of Quebec) of the date you complained. Please note that you have 180 calendar days to bring your complaint to OBSI after receiving a response from a SSI Complaints Team. OBSI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to customers. OBSI can make a non-binding recommendation that your firm compensate you (up to \$350,000) if it determines that you have been treated unfairly, taking into account the criteria of good financial services and business practice, relevant codes of practice or conduct, industry regulation and the law. The OBSI process is free of charge and is confidential. OBSI can be contacted:

Telephone 1-888-451-4519 (in Toronto 416-287-2877)

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

- ▶ Legal Assistance: You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action. A lawyer can advise you of your options and recourses. Once the applicable limitation period expires, you may lose rights to pursue some claims.
- ▶ Manitoba, New Brunswick and Saskatchewan: Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their province

pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgment of the superior court in that province. For more information, please visit:

Manitoba            [www.msc.gov.mb.ca](http://www.msc.gov.mb.ca)  
New Brunswick    [www.nbsc-cvmnb.ca](http://www.nbsc-cvmnb.ca)  
Saskatchewan     [www.fcaa.gov.sk.ca](http://www.fcaa.gov.sk.ca)

- › Québec: If you think you are a victim of fraud, fraudulent tactics or embezzlement, you can contact the AMF to see if you meet the eligibility to submit a claim to the Fonds d'indemnisation des services financiers ("Financial Services Compensation Fund"). An indemnity up to \$200,000 can be payable through monies accumulated in the fund for an eligible claim. For more information, please visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

## **SSI Complaint Handling Procedures Summary**

Scotia Securities Inc. (SSI) has procedures in place to handle written or verbal complaints received from customers in a fair and prompt manner. This is a summary of those procedures which is provided to new customers and customers who have made a complaint. We provide to new customers the Scotia Securities Inc. Customer Complaint Information ("CCI") included in the previous section of this booklet. Customers who complain are provided with a separate Scotia Securities Inc. CCI document. The CCI provides general information about options for making a complaint.

## **SSI Complaint Handling Procedures**

We will acknowledge receipt of complaints promptly, generally within five days. We review all complaints fairly, taking into account all relevant documents and information obtained from the customer, our records, our sales representatives, other staff members and any other relevant source. Once our review is complete, we provide customers with our response, which will be in writing if the complaint was made in writing. Our response may be an offer to resolve your complaint, a denial of the complaint with reasons or another appropriate response. If we offer you a financial settlement, we may ask you to sign a release and waiver for legal reasons. Where the complaint relates to certain serious allegations, our initial acknowledgement will include copies of this summary and the CCI. Our response will summarize your complaint, our findings and will contain a reminder about your options with the Ombudsman for Banking Services and Investments.

We will generally provide our response within 90 days (and within 60 days if you are a resident of Quebec), unless we are waiting for additional information from you, the case is novel or very complicated, or there is some other reasonable cause for delay.

We will respond to communications you send us after the date of our response to the extent necessary to implement a resolution or to address any new issues or information you provide.

## **Contacting SSI**

Customers may contact SSI at any time to provide further information or to inquire as to the status of their complaint, by contacting the ECCO - SSI Regulatory Complaints Team by email to: [ssi\\_complaints@scotiabank.com](mailto:ssi_complaints@scotiabank.com) or by mail at: Escalated Customer Concerns Office Attn: Scotia Securities Inc. Regulatory Complaints Team, 44 King Street West, Toronto, ON M5H 1H1.

## **You may contact the Ombudsman for Banking Services and Investments (OBSI)**

An independent Ombudsman has been appointed to serve the interests of customers of Canadian investment firms. You may choose to contact OBSI if you are not satisfied with our response. While we would expect to resolve your complaint within 90 days (and within 60 days if you are a resident of Quebec), if our best efforts have been unable to provide a response in that time, you may refer your complaint to the OBSI. Customers can go directly to the OBSI, without first escalating to the Scotiabank Customer Complaints Appeals Office.

E-mail            [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)  
Mail                Ombudsman for Banking Services and Investments  
                      20 Queen Street West, Suite 2400  
                      P.O. Box 8  
                      Toronto, Ontario M5H 3R3  
Telephone        1-888-451-4519 (in Toronto 416-287-2877)  
Website           [www.obsi.ca](http://www.obsi.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).

- › **VISA Zero Liability Policy**
- › **MasterCard Zero Liability Policy**
- › **American Express Fraud Protection Guarantee Overview**  
A commitment that consumers will pay nothing for certain fraudulent credit card transactions.
- › **VISA E-Promise**  
A commitment to assist consumers in getting their money back for unsatisfactory purchases made online, by phone or by mail.
- › **Commitment to Provide Information on Mortgage Security**  
A commitment to explain the differences between Collateral and Conventional.
- › **Plain Language Mortgage Documents - CBA Commitment**  
A commitment to ensure the readability of residential mortgage documents.
- › **Code of Conduct for Federally Regulated Financial Institutions - Mortgage Prepayment Information**  
A Code of Conduct that outlines the type of information customers will receive to help them make an informed decision about mortgage prepayment.
- › **Canadian Code of Practice for Consumer Debit Card Services**  
Industry and consumer practices and responsibilities related to the use of debit cards in Canada.
- › **Interac Zero Liability Policy**  
A commitment to protect consumers against unauthorized transactions.