

## 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



---

# Resolving Your Complaint

---

**Scotiabank®**

---

## Step One:

**Talk to us at your Branch or Customer Contact Centre 1800-4SCOTIA or 1-800-472-6842.**

If the person you speak to at the branch/customer contact centre is not able to resolve your concern to your satisfaction, please speak directly to a management officer, who has the authority to resolve the majority of problems that arise.

## Step Two:

**Contact the Office of the President.**

If the management officer has been unable to resolve your complaint satisfactorily, a representative of the President & CEO will be pleased to assist you.

- e-mail [mail.president@scotiabank.com](mailto:mail.president@scotiabank.com)
- Mail The President, Scotiabank,  
44 King Street West  
Toronto, ON M5H 1H1
- Fax 1-877-700-0045  
(in Toronto 416-933-1777)
- Telephone English 1-877-700-0043  
(in Toronto 416-933-1700)  
French 1-877-700-0044  
(in Toronto 416-933-1780)

## Step Three:

**Contact Scotiabank's Ombudsman.**

Scotiabank's Ombudsman has been appointed to undertake an impartial review of all unresolved customer complaints. If you have gone through the first two steps and remain dissatisfied, submit your complaint to the Ombudsman in writing.

- e-mail [ombudsman@scotiabank.com](mailto:ombudsman@scotiabank.com)
- Mail Scotiabank Ombudsman  
44 King Street West  
Toronto, ON M5H 1H1
- Fax 1-866-787-7061

## Still not satisfied?

**You may contact an External Complaints Body for banking complaints; ADR Chambers Banking Ombudsman (ADRBO)**

ADRBO has been appointed to undertake an impartial review of unresolved banking complaints.

If you are not satisfied with our Ombudsman's response, you can refer your complaint to the ADRBO. While we would expect to resolve your complaint within 90 days, if our best efforts have been unable to provide a resolution in that time, you may refer your complaint to the ADRBO.

- e-mail [contact@bankingombuds.ca](mailto:contact@bankingombuds.ca)
- Mail ADR Chambers Banking  
Ombudsman  
P.O. Box 1006  
31 Adelaide St. E.  
Toronto, Ontario 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 information about fees, interest rates and complaint-handling procedures. They must also provide proper notice of closing a branch and, subject to certain conditions, must cash a federal government cheque up to \$1,500 and open a deposit account when acceptable identification is presented. If you have a complaint about such a regulatory matter, you can contact the FCAC in writing at:

- Mail Financial Consumer  
Agency of Canada  
6th Floor, Enterprise Building  
427 Laurier Avenue West  
Ottawa, Ontario 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](http://www.fcac-acfc.gc.ca)
-