



CIDEL BANK CANADA AND
CIDEL TRUST COMPANY COMPLAINT
AND DISPUTE RESOLUTION

Cidel

COMPLAINTS AND DISPUTE RESOLUTION

If you have a complaint that relates to any services or products offered by Cidel Bank Canada or Cidel Trust Company, such complaint must be received by us within six (6) years of the day when you first knew, or reasonably ought to have known, of an act or omission that is a cause of or contributed to the complaint.

Contact your Cidel Representative you are dealing with and discuss your concern or complaint. If your concern is not resolved to your satisfaction, you may contact us in writing to the attention of Chief Compliance Officer, by mail to Cidel Bank Canada or Cidel Trust Company, 60 Bloor Street West, 9th Floor, Toronto, ON M4W 3B8 or by e-mail to CANCompliance@cidel.com.

Cidel will acknowledge the complaint in writing, investigate the matter and provide you with written notice of the decision to make an offer to resolve the complaint or deny it within 56 days (for Banking products and services) of receipt of the complaint. As part of this process, Cidel may request you to provide clarification or additional information to assist in considering your complaint.

If you are not satisfied with the response from the Chief Compliance Officer you may escalate your concern or complaint in writing to Cidel's Dispute Resolution Office at 60 Bloor St West, 9th Floor Toronto, ON M4W 3B8 or by email: DRO@cidel.com.

Appendix A contains additional information about the timelines and internal complaint handling process as well as information about the independent dispute resolution service and information on the Financial Consumer Agency of Canada.

Although these services are being made available to you, this does not restrict your ability to take a complaint to a dispute resolution or mediation service of your choosing at your own expense, or to bring an action in court.

APPENDIX

WHAT TO DO IF YOU HAVE A COMPLAINT

If you have a complaint, contact:

Cidel Bank Canada and/or Cidel Trust Company

60 Bloor St. West, 9th Floor

Toronto, ON M4W 3B8

Fax: 416-925-8192

Attention: Compliance Department

Email: CANCompliance@cidel.com

You may want to consider using a method other than email for sensitive information.

Explain:

- what went wrong;
- when it happened; and
- what you expect, for example, money back, an apology, account correction.

Cidel will acknowledge your complaint in writing as soon as possible.

You may be asked to provide clarification or more information to help resolve your complaint.

Cidel will normally provide a decision in writing, within 56 days of receiving a complaint. It will include:

- a summary of the complaint;
- the results of our investigation;
- a decision to make an offer to resolve the complaint or deny it; and
- an explanation of the decision.

If we cannot resolve your complaint internally within 56 days from the date we received your complaint, we will notify you of the potential delay, as well as the reason(s) for the delay, and you will have the option to raise your complaint to the Ombudsman for Banking Services and Investments.

If you are not satisfied with the decision, you may escalate your concern to Cidel's Dispute Resolution Office who will review the complaint independently and will provide a commitment as to the time frame for response.

Dispute Resolution Office, Cidel
60 Bloor St West, 9th Floor
Toronto, ON M4W 3B8
Email: DRO@cidel.com

Taking your complaint to OBSI

You may be eligible for OBSI's free and independent dispute resolution service if:

- Cidel does not provide a decision within 90 days after you made your complaint; or
- you are not satisfied with the decision, you have up to 180 days after we provide you with our decision to take your complaint to OBSI.

OBSI's service is available to clients of our firm. This does not restrict your ability to take a complaint to a dispute resolution service of your choosing at your own expense.

Filing a complaint with OBSI

Ombudsman for Banking Services and Investments (OBSI)

20 Queen Street West, Suite 2400

P.O. Box 8

Toronto, Ontario M5H 3R3

Toll free telephone: 1-888-451-4519

Toll free fax: 1-888-422-2865

Toronto area telephone: 416-287-2877

Toronto area fax: 416-225-4722

E-mail: ombudsman@obsi.ca

OBSI will provide its recommendations

Once OBSI has completed its investigation, it will provide its recommendations to you and Cidel. OBSI's recommendations are not binding on you or Cidel.

OBSI can recommend compensation of up to \$350,000. If your claim is higher, you will have to agree to that limit on any compensation you seek through OBSI. If you want to recover more than \$350,000, you may want to consider another option, such as legal action, to resolve your complaint.

For more information about OBSI, visit www.obsi.ca

Filing a complaint with FCAC

The Financial Consumer Agency of Canada (“FCAC”) supervises federally regulated financial institutions to ensure they comply with their legislative and supervisory reporting obligations, voluntary codes of conduct and public commitments that are overseen by FCAC (collectively, “market conduct obligations”).

If you have a regulatory complaint concerning a consumer protection law or voluntary code of conduct or public commitment you may contact the FCAC at:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

Call (English): 1-866-461-FCAC (3222)

Call (French): 1-866-461-ACFC (2232)

Fax: 1-866-814-2224 / 613-941-1436

Visit: <https://www.canada.ca/en/financial-consumer-agency.html>

Note: The FCAC does not provide redress or compensation and will not get involved in individual disputes.

Filing a privacy complaint

Cidel’s collection, use and disclose of individuals personal information is regulated under Protection and Electronic Documents Act (“PIPEDA”). Under this law Cidel Bank Canada is obligated to safeguard customer and employee privacy.

If your complaint is about privacy of your personal information, you may contact the Cidel Privacy Officer

Chief Privacy Officer
60 Bloor St. West, 9th Floor
Toronto, ON
M4W 3B8

Email: PrivacyOfficer@cidel.com