

Complaint form

Client identification:

Surname and first name: _____

Address: _____

City: _____

Province: _____ Postal code: _____

Telephone number: _____

Address of your branch: _____

Account number: _____

(for identification purposes only)

Complaint settlement process

Have you submitted the complaint to the Customer Service Manager where you do business?

Yes _____ Date _____

No _____

Have you submitted the complaint to the National Bank Financial Group Mediation Department?

Yes _____ Date _____

No _____

Information about the complaint

Nature of the problem: _____

(Please use another page if space is insufficient)

Attach a copy of all documentation relating to this complaint.

Signature _____

Date _____



Should you have any questions or comments, do not hesitate to contact us.

1-888-4-TELNAT (483-5628)

www.nbc.ca



50-159-002 (10/2011 REV)

relations
with you

Complaint Settlement

For
better
banking
relations
with
you

For better banking
relations with you

We're listening

At National Bank and its subsidiaries¹, client satisfaction has always been a priority. That's why we have developed a simple and efficient process for settling complaints for our entire organization, regardless of which branch, service or affiliate of National Bank Financial Group you deal with.

The National Bank Financial Group Ombudsman for clients is responsible for overseeing this process and ensuring that client complaints are handled diligently and professionally while respecting sound business and financial practices. In order to guarantee the impartiality of his decisions, the Ombudsman operates independently.

National Bank Financial Group adheres to the following voluntary codes and public commitments:

- Code of Conduct for the Credit and Debit Card Industry in Canada
- Code of Conduct for Authorized Insurance Activities
- Code of Conduct for Businesses
- Canadian Code of Practice for Consumer Debit Card Services
- Principles of Consumer Protection for Electronic Commerce
- Plain Language Mortgage Documents
- Undertaking on Unsolicited Services
- Undertaking - Principle Protected Notes Regulations
- Guidelines for the Transfers of Registered Plans
- Low-Costs Accounts
- MasterCard/Zero Liability
- Our hold funds policy on cheques

These documents are available on the Bank's Web site at www.nbc.ca.

¹ The main subsidiaries of National Bank Financial Group are: National Bank Financial, National Bank Trust, National Bank Life Insurance Company, National Bank Securities Inc., National Bank Direct Brokerage Inc., National Bank General Insurance, Natbank, Alter Moneta, National Bank Insurance Firm, and Natcan Trust Company.

If you experience any problem or situation that you would like to see corrected, please proceed as follows:

First Step

Where you do business

In the vast majority of cases, your complaint can be solved quickly by contacting customer service, by telephone or in writing, at the branch, department, or subsidiary you do business with. For their contact information, call 1-888-4-TELNAT or go online to www.nbc.ca.

You can also call a TelNat Customer Service Representative at 1-888-4-TELNAT to obtain **explanations about your banking transactions or make inquiries.**

Second Step

National Bank Financial Group Mediation Department

Second, if you are not satisfied with the outcome at this point, you can call or write to the National Bank Financial Group Mediation Department directly. *Please note that for complaints related to insurance, mutual funds or financial planning, you must contact the National Bank Financial Group Ombudsman for clients directly.*

■ National Bank Financial Group Mediation Department

P.O. Box 93
Station Place d'Armes
Montreal, Quebec H2Y 3E9
Telephone: 1-888-955-6655
Fax: 1-877-866-1407 or (514) 866-1407

A counsellor will call you back as soon as possible following the reception of your complaint to discuss the situation.

Third Step

Office of the National Bank Financial Group Ombudsman for clients

If the problem is still not solved to your satisfaction, you can call or write to the National Bank Financial Group Ombudsman for clients. The Ombudsman for clients is a neutral and independent third party who is in close contact with various specialists and is sensitive to your needs.

The Ombudsman for clients knows which contact persons can help you find satisfactory solutions and makes sure you receive all the attention you deserve.

The Ombudsman for clients responds to your complaints regarding products and services or any situations that may arise in the course of your dealings with National Bank and its subsidiaries. In addition, he guarantees that all clients are treated fairly and equitably.

The Ombudsman for clients can be contacted as follows:

- **Office of the National Bank Financial Group Ombudsman for clients**
P.O. Box 275
Montreal, Quebec H2Y 3G7
Telephone: 1-888-300-9004
Fax: 1-888-866-3399 or (514) 866-3399
Web site: www.nbc.ca

Other avenues

Ombudsman for Banking Services and Investments

If you are still not satisfied after taking your case to the National Bank Financial Group Ombudsman for clients, or if 90 days have elapsed since your complaint was submitted to the second level in the settlement process and no final decision has been made, you can contact:

- **Ombudsman for Banking Services and Investments**
P.O. Box 5
Toronto, Ontario M5H 2Y4
Telephone: 1-888-451-4519
Fax: 1-888-422-2865
Web site: www.obsi.ca
E-mail: ombudsman@obsi.ca

The Financial Consumer Agency of Canada

If you have a complaint regarding a possible failure to respect the provisions relating to consumers, prescribed by federal legislation that governs banks or trust and loan companies, or provisions of a public commitment or a voluntary code, you can use the method of communication that suits you best to contact:

- **The Financial Consumer Agency of Canada**
Enterprise Building
427 Laurier Ave. West
6th Floor
Ottawa, Ontario K1R 1B9
Telephone: 1-866-461-3222
Website: www.fcac-acfc.gc.ca
E-mail: info@fcac-acfc.gc.ca

Office of the Privacy Commissioner of Canada

For complaints related to the protection of your personal information, you can either use the complaint settlement process described in this pamphlet or contact:

- **Office of the Privacy Commissioner of Canada**
112 Kent Street
Place de Ville
Tower B, 3rd Floor
Ottawa, Ontario K1A 1H3
Telephone: Ottawa (613) 947-1698
Toll-free: 1-800-282-1376

Autorité des Marchés Financiers

(Quebec only)

Clients with complaints related to mutual funds, insurance, or financial planning, can direct them to the AMF after receiving the National Bank Financial Group Ombudsman for client's final position.

- **Autorité des marchés financiers**
800 Square Victoria
22nd floor
P.O. Box 246, Tour de la bourse
Montreal, Quebec H4Z 1G3
Telephone: Montreal (514) 395-0337
Quebec city (418) 525-0337
Toll-free 1-877-525-0337
Web site: www.lautorite.qc.ca

Mutual Fund Dealers Association of Canada (outside Quebec)

Clients residing in Canada outside the province of Quebec with complaints related to mutual funds can direct them to the MFDA.

- **Head Office**
121 King Street West
Suite 1000
Toronto, Ontario M5H 3T9
Telephone: Toronto (416) 361-6332
Toll-free 1-888-466-6332
Web site: www.mfda.ca
E-mail: complaints@mfda.ca

The complaint settlement process in a nutshell

All complaints

Contact your Customer Service Manager where you do business (in writing, in person or by telephone).

Complaint not settled to your satisfaction in the first step:

The National Bank Financial Group Mediation Department (in writing or by telephone)

P.O. Box 93
Station Place d'Armes
Montreal, Quebec H2Y 3E9
Telephone: 1-888-955-6655
Fax: 1-877-866-1407 or (514) 866-1407

*for complaints related to insurance, mutual funds or financial planning, contact the Ombudsman for clients directly.

Complaint not settled to your satisfaction by the National Bank Financial Group Mediation Department:

- **Office of the National Bank Financial Group Ombudsman for clients (in writing or by telephone)**
P.O. Box 275
Montreal, Quebec H2Y 3G7
Telephone: 1-888-300-9004
Fax: 1-888-866-3399 or (514) 866-3399
Web site: www.nbc.ca

Complaint not settled to your satisfaction by the National Bank Financial Group Ombudsman for clients:

- **Ombudsman for Banking Services and Investments (in writing or by telephone)**
P.O. Box 5
Toronto, Ontario M5H 2Y4
Telephone: 1-888-451-4519
Fax: 1-888-422-2865
Web site: www.obsi.ca
E-mail: ombudsman@obsi.ca

At all times

If you have a complaint regarding a possible breach of federal consumer protection legislation or of provisions of public commitments or voluntary codes of conduct adhered to by National Bank Financial Group, you can use the method of communication that suits you best to contact:

- **The Financial Consumer Agency of Canada**
Enterprise Building
427 Laurier Ave. West
6th Floor
Ottawa, Ontario K1R 1B9
Telephone: 1-866-461-3222
Web site: www.fcac-acfc.gc.ca
E-mail: info@fcac-acfc.gc.ca

Your satisfaction matters to us

Many clients turn to National Bank and its subsidiaries for financial services because they appreciate our wide range of competitive products and our professional and attentive service.

Because we want to be your preferred banking partner, National Bank and its subsidiaries do our utmost to ensure your satisfaction.

This simple complaint settlement process and the presence of the National Bank Financial Group Ombudsman for clients are concrete proof of our commitment to client satisfaction.