

Complaint settlement



For a trust-based relationship

At National Bank, your satisfaction is a priority. That's why we've developed a simple and efficient process for settling complaints.¹

Do you have a complaint about our products and services?

Here's how to contact us:

First Step

Contact your branch or service centre

In the vast majority of cases, your complaint can be resolved quickly by contacting a customer service representative directly at your branch or service centre, by phone, or in writing.

If your complaint involves a business account, please contact your assigned Account Manager. If you don't have an assigned Account Manager, our Business Central team will be pleased to assist you.

What to expect

Upon receipt of your complaint, regardless of the channel you used to contact us, we will send you an acknowledgment of receipt confirming the date we began examining your complaint.

At your request, we will provide complete, up-to-date information about your complaint. We will notify you when we have completed our analysis of your complaint.

Second Step

Client Complaint Appeal Office

If the person or department you submitted your complaint to is unable to resolve it within 14 calendar days,² it will be automatically forwarded to our Client Complaint Appeal Office without any action on your part being required.

If you received a response within the specified timeframe but your complaint was not resolved to your satisfaction, please call or email the Client Complaint Appeal Office:

Phone: 1-888-300-9004 or 514-394-8655

Website: nbc.ca

Email: complaintappeal@nbc.ca

At your request, the Client Complaint Appeal Office will provide complete, up-to-date information about your complaint. It will communicate its decision in writing within 56 calendar days of the receipt of your original complaint (first step).

¹ This pamphlet and the process it describes only apply to products and services offered by National Bank. For more information on the products and services covered by this complaint settlement process, go to nbc.ca, scroll down to the "Complaint settlement" section at the bottom of the page or call 1-888-835-6281 (if you are a Personal client) or 1-866-444-1379 (if you are an Advisor Banking Services client).

² Calendar day: Any day in the calendar year running from January 1 to December 31, including holidays.

Other avenues of recourse

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)

20 Queen Street West, Suite 2400, P.O. Box 8
Toronto, ON M5H 3R3
Toll-free: 1-888-451-4519
TTY phone: 1-844-358-3442
Toll-free fax: 1-888-422-2865
Email: ombudsman@obsi.ca
Website: www.obsi.ca/en

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.

Website: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

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.

Mailing address:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa, ON K1R 7Y2

→ For more information on National Bank's complaint settlement process, go to nbc.ca and scroll down to the "[Complaint settlement](#)" section at the bottom of the page.

514-394-4494 (Montreal area)
1-844-394-4494 (toll-free)
1-866 444-1379 (Advisor Banking Services)



Less paper, same information.

Our documents are evolving to make your daily life easier and reduce our paper consumption.