

## Pathways to Complaint Resolution

### 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 the Bank, 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  
Telephone   English 1-877-700-0043 (in Toronto 416-933-1700)  
              French 1-877-700-0044 (in Toronto 416-933-1780)

## Still not Resolved?

### Contact the Customer Complaints Appeals Office (CCAO)

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 (CCAO). 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).

E-mail       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 FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions must provide consumers with transparent information about fees, interest rates and complaint-handling procedures. If you have a complaint about such a regulatory matter, you can contact the FCAC in writing at:

Mail            Financial Consumer Agency of Canada  
                  427 Laurier Avenue West, 6th Floor  
                  Ottawa, Ontario K1R 1B9

Phone         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)