



HABIB CANADIAN BANK

Customer Complaint Handling Process

Brochure

How we can help

Habib Canadian Bank aims to provide quality products and services to our clients, delivered with the highest level of service. We understand that sometimes things don't go according to plan and concerns can arise. We welcome your suggestions and comments.

Our internal complaint-handling process is free of charge and easy to access so that you have the opportunity to make and resolve your concerns.

This means:

- You have a way of having your concerns addressed
- Procedures and products can be adjusted, if possible, to improve our service

Complaint-handling process

If you have a complaint or concern, please follow the steps below to ensure your concern is resolved as quickly as possible.

Step 1: Start at the point where the problem originated

Usually, any concerns/issue can be settled by simply making us aware of it. You can raise your issue with our staff in person, by telephone, fax, email, or in writing. If they are able they will resolve your issue promptly. If you are not satisfied with the response you get where the problem originated, ask to speak with the manager of the branch or deputy manager. They will have the authority to resolve most problems immediately.

Step 2: Escalate the complaint

Many concerns can be resolved right at the time they occur by following Step 1, but if you are not satisfied you can escalate your concern to the HCB Ombudsman for resolution. Please complete the attached Customer Concerns Form in this brochure (include a telephone number where you can be reached) and return it by fax, email, or in writing to us at the following:

Attention: HCB Ombudsman

Email: concerns@habibcanadian.com

Fax: 905-276-5400

Mail: Suite 1-B, 918 Dundas Street East, Mississauga, Ontario, L4Y 4H9

Once we receive your complaint, we will acknowledge receipt of it to you within 5 business days. We will keep you updated and informed regarding your concerns throughout the resolution process.

In the majority of cases you will be advised of the outcome in writing within 10 business days. Should there be exceptional circumstances causing a delay we will advise you in writing. Even in the most complex matters the issue should be resolved within a maximum of 30 calendar days or we will advise that more time is required.

Step 3: Contact the Ombudsman for Banking Services and Investments (OBSI)

If the issue is not resolved after following Steps 1 and 2, you have access to the Ombudsman for Banking Services and Investments (OBSI), www.obsi.ca of which we are a member.

OBSI provides an impartial review of a consumer's complaint, after it has been addressed by the financial institution's internal complaint-handling process. You may contact OBSI for a further review of your complaint.

Ombudsman for Banking Services and Investments (OBSI)
401 Bay Street, Suite 1505
P.O. Box 5
Toronto, Ontario, M5H 2Y4
Phone: 1-888-451-4519
Fax: 1-888-422-2865
Email: ombudsman@obsi.ca
Website: www.obsi.ca

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises financial institutions such as banks to ensure that they comply with federal consumer protection laws. Any consumer can file a complaint with FCAC at any point of the internal complaint-handling process, and there's no cost involved.

If you have a complaint that you think may involve a violation of a consumer protection law, a public commitment or an industry code of conduct, contact FCAC in writing at:

Financial Consumer Agency of Canada
Enterprise Building, 6th floor
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9

Phone: 1-866-461-3222
Online: www.fcac-acfc.gc.ca

Please note, the FCAC does not become involved in matters of redress or compensation – all requests for redress from Habib Canadian Bank must follow the resolution process steps set out in this brochure.

Further Information

We at Habib Canadian Bank are committed to providing you with the best banking experience we can. Your confidence and trust are important to us. For further information regarding our internal complaint-handling process please visit our website www.habibcanadian.com or visit your nearest branch.

Things you should know about our brochure.

- You are not obliged to pursue a concern with Habib Canadian Bank using our Customer Complaints Handling Process.
- Habib Canadian Bank's participation in the internal complaint-handling process is not a waiver of any rights it may have under the law, or under any contract between you and Habib Canadian Bank. An example of a contract between you and Habib Canadian Bank may be a loan contract, a mortgage, a guarantee, conditions of use for accounts and/or other services.
- This process is not a contract between you and Habib Canadian Bank and it is not enforceable against Habib Canadian Bank.
- Standard charges may apply, in accordance with Habib Canadian Bank fees and charges, for providing copies of statements of accounts or retrieval of documents from archives, where requested by the complainant.

Customer Concerns Form

Account Number:

Product Name:

First Name:

Last name:

Street number & name:

City:

Province:

Postal Code:

Country:

Home Phone:

Cell Phone:

Work Phone:

Fax:

Email:

Details of your concerns

(If you require more space, please attach additional sheets of paper)

(Please enclose copies of documents if necessary)

Have you previously brought this to the attention of staff or management of Habib Canadian Bank?

No

Yes

To whom and when:

By signing and dating this document, you give us consent to forward personal information to Ombudsman of Banking Services and Investments, if need be.

Habib Canadian Bank is a member of Ombudsman of Banking Services and Investments.

Signature:

Date:

Date received:

Reference no.

Signature: