



Complaints Report

Review Year – 2019

Habib Canadian Bank aims to provide quality products and services to our clients, delivered with the highest level of service. We take pride in our service and are committed in providing our customers with the best customer experience that we can. HCB is and will consistently strive to provide resolutions to complaints received by our customers in a timely, fairly and reasonable manner.

During the fiscal year of 2019, the complaints lodged are as follows:

Complaint Resolution	2019
Complaints lodged and resolved by branches	1 case
Complaints lodged by business units	0 cases
Average length of time taken to resolve complaints at branches/business units	Not applicable
Complaints escalated to HCB Ombudsman (BO) for resolution	1 case *
Average length of time taken to resolve complaints from receipt to decision by BO	14 calendar days
Complaints dealt by the Chief Privacy Officer	0 Cases

*The complaint was not related to consumer provisions and market conduct

We encourage our customers to bring their concerns to the attention of the relevant business units and to follow our complaints handling process, which is available on our website.

To escalate a complaint contact 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