



Complaints Report

Review Year – 2024

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 2024, the complaints lodged were as follows:

Complaint Resolution 2024	
Complaints lodged and resolved by branches	0 cases
Complaints lodged by business units	2 cases *
Product or services related to the complaints addressed by the Senior Complaints Officer	0 cases
Nature of the complaints addressed by the Senior Complaints Officer	0 cases
Average length of time taken to resolve complaints at branches/business units	Within 5 calendar days
Complaints escalated to the Senior Complaints Officer (SCO, formerly HCB Ombudsman) for resolution	2 cases *
Average length of time taken to resolve complaints from receipt to decision by SCO	Not applicable
Complaints, in the opinion of the Bank, resolved to the satisfaction of the complainant or External Complaints Body	0 cases
Complaints dealt by the Chief Privacy Officer	2 cases *

**The complaints were 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: Senior Complaints Officer, Habib Canadian Bank

Email : concerns@habibcanadian.com

Fax : +1 905-276-5400

Mail: 6450 Kitimat Rd, Mississauga, ON L5N 2B8