

## Complaints Report

Review Year – 2025

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 2025, the complaints lodged were as follows:

Complaint Resolution 2025	
Complaints lodged and resolved by branches	0 cases
Complaints lodged by business units	0 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	Not applicable
Complaints escalated to the Senior Complaints Officer (SCO, formerly HCB Ombudsman) for resolution	0 cases
Average length of time taken to resolve complaints from receipt to decision by SCO	Within 5 calendar days
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	0 cases

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](mailto:concerns@habibcanadian.com)

**Phone :** +1 905-276-5300

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