

If you have a complaint of any kind, we are committed to resolving it promptly and effectively. We encourage you to follow the process outlined below, to help you get your complaint resolved as soon as possible.

Once we receive your complaint, we will acknowledge receipt and work towards resolving your issue in a timely manner. We will contact you, typically within 7 days, to follow-up accordingly.

We will investigate your complaint and endeavor to provide you with an impartial, objective, and fair resolution to your complaint within 56 days of receipt.

You can obtain, upon request, at any time during the complaint process, an up-to-date status of your complaint.

You have the right to submit your complaint to the Ombudsman for Banking Services and Investments (OBSI), whose contact details are outlined in this brochure, if:

- We are unable to resolve your complaint within the prescribed 56-day period for dealing with complaints
- HomeEquity Bank has provided you with a substantive written response to your complaint

Step 1: Raise a complaint

For individuals in the pre-mortgage stages:

Contact the Bank's Sales Representative or Mortgage Specialist you have been dealing with.

If you are already dealing with one of our Sales Representative or Mortgage Specialists, it is best to contact them directly. More than often, your concern can be resolved satisfactorily by talking to the employee that you have already had contact with.

If your complaint is about the Sales Representative or Mortgage Specialists, you can ask to deal with their manager. The sooner you contact the appropriate parties, the sooner they can begin working on a solution for you.

Alternatively, you can contact the Bank the following ways:

Write to:
Contact Centre
HomeEquity Bank
Royal Bank Plaza, South Tower,
200 Bay St., Suite 3500
Toronto, ON, M5J 2J1

Telephone: 1-800-563-2447

Fax: 416-925-9938

Email: Info@heb.ca

Online Webform:

www.homeequitybank.ca/complaints

For clients with existing mortgages

Contact the Bank's Client Relations Team

Telephone: 1-866-331-2447

Fax: 416-925-9938

Email: clientrelations@heb.ca

Online Webform:

www.homeequitybank.ca/complaints

Write to:

Client Relations

HomeEquity Bank

Royal Bank Plaza, South Tower,

200 Bay St., Suite 3500

Toronto, ON, M5J 2J1

Include the following in your correspondence:

- ✓ Your name and contact information
- ✓ The nature of your complaint
- ✓ The resolution you are seeking

Step 2: Ask for your complaint to be escalated to a Designated Complaint Handler

If you are unhappy with how your complaint is progressing or the resolution you received from the employee handling your complaint, ask that employee to escalate your complaint to a 'Designated Complaint Handler'.

Step 3: Contact the Banks most Senior Designated Complaint Officer

If your complaint has not been resolved to your satisfaction or remains unresolved after following Steps 1 and 2 of our Complaint Process, you may escalate your complaint by contacting our Senior Designated Complaints Officer. However, if your complaint relates specifically to a privacy matter, you can contact our Chief Privacy Officer.

Senior Designated Complaints Officer

Telephone: 1-877-905-2447

Email: complaintsofficer@homeequitybank.ca

Write to:

Senior Designated Complaints Officer

HomeEquity Bank

Royal Bank Plaza, South Tower,

200 Bay St., Suite 3500

Toronto, ON, M5J 2J1

Chief Privacy Officer

Telephone: 1-866-313-2447

Email: privacyofficer@heb.ca

Write to:

Chief Privacy Officer

HomeEquity Bank

Royal Bank Plaza, South Tower, 200 Bay St.,

Suite 3500

Toronto, ON, M5J 2J1

The Senior Designated Complaints Officer will not investigate or adjudicate on matters that fall outside of their mandate, such as credit or lending decisions, interest rates, service fees, issues that are in litigation or have been decided by the courts and transactions for which the Bank's records no longer exist (typically seven years).

If a complainant decides to pursue legal action during the investigation, the Senior Designated Complaints Officer may also cease the investigation. The Senior Designated Complaints Officer does not offer legal or regulatory opinion or advice.

External Agencies

If the above steps don't resolve your complaint, you may consider escalating the matter further to the appropriate external agencies that can further review your complaint.

Ombudsman for Banking Services and Investments (OBSI)

You can contact the Ombudsman for Banking Services and Investments (OBSI), an independent dispute resolution service for consumers with a financial services complaint. You have up to 180 days from receiving our final response or after the prescribed 56-day period for complaint handling expires to submit your complaint to OBSI. More information about OBSI can be found at www.obsi.ca.

You may contact the Ombudsman at:

Telephone: 1-888-451-4519

Fax: 1-888-422-2865

Email: ombudsman@obsi.ca

Write To:

Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400,

P.O. Box 8,

Toronto, Ontario M5H 3R3

The Privacy Commissioner of Canada (OPC)

The mandate of the Office of the Privacy Commissioner of Canada (OPC) includes overseeing compliance with the Personal Information Protection and Electronic Documents Act (PIPEDA), Canada's private sector privacy law. More information about OPC may be found at www.priv.gc.ca

General Inquiries:

Toll free: 1-800-282-1376

Phone: (819) 994-5444

TTY: (994) 994-6591

For a complaint, you may contact the Office of the Privacy Commissioner by:

Writing to:

Office of the Privacy Commissioner of Canada

30 Victoria Street

Gatineau, Quebec K1A 1H3

Calling:

Toll free: 1-800-282-1376

Phone: (819) 994-5444

TTY: (994) 994-6591

Or going online: [www.priv.gc.ca /en/report-a-concern/file-a-formal-privacy-complaint](http://www.priv.gc.ca/en/report-a-concern/file-a-formal-privacy-complaint)

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to make sure they comply with federal consumer protection laws, voluntary codes of conduct and public commitments. More information on FCAC may be found at www.fcac.gc.ca

FCAC will assess complaints made in writing to determine if there was a breach of law, code of conduct or public commitment, and if so, what actions should be taken. FCAC does not resolve individual consumer complaints, nor is it mandated to provide redress or compensation. You may contact FCAC as follows:

Telephone: 1-866-461-3222

Write To:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 5th Floor

Ottawa, Ontario K1R 1B9