

## Resolving Your Complaints

SBI Canada Bank (hereinafter referred to as the “Bank”) believes in developing long-term relationships with all our customers. The Bank understands that to maintain such relationships, it is necessary to address and resolve all problems or concerns of its customers, which may arise during business, in a consistent, timely and satisfactory manner.

### Step One: Contact your branch

If you have any concern or complaint about a product or service offered by Bank, you can speak directly with the branch managers at the branch where you conduct your business. The branch managers at our branches have the authority to resolve majority of concerns that may arise during your day-to-day business with the branch. They will do their best to resolve your concern and provide a response to you within 14 days; however, additional time might be required to resolve complex complaints that are beyond their control.

### Step Two: Contact Complaint Handling Officer

If the branch is unable to resolve your complaint to your satisfaction, you may contact Bank’s Complaint Handling Officer. The Complaints Handling Officer will do his/her best to resolve your complaint and convey the decision of the Bank within 30 days from the date of the complaint being referred; however, additional time might be required to resolve complex complaints that are beyond their control.

You can obtain a status update of your complaint any time by writing to the Branch Head or the Complaints Handling Officer.

Email : [complaint\\_handling\\_officer@sbicanada.com](mailto:complaint_handling_officer@sbicanada.com)  
Mail : Complaints Handling Officer  
SBI Canada Bank  
Suite # 1000, 10th Floor  
220 Bay Street  
Toronto, Ontario M5J 2W4  
Fax : 416-504-2040  
Telephone : 416-214-7640(Ex. 7640)  
1866-724-2669 (Toll Free)

The Bank will do its best to address your complaint and resolve it to your satisfaction preferably within 30 days and maximum within 56 days after the day on which the complaint is received.

## Privacy-related Concerns

Should you have any complaints or concerns regarding the collection, use, or disclosures of your Personal Information by the Bank, you can contact the Privacy officer of the Bank by mail or email on the following address:

Email : [Privacy.Officer@sbicanada.com](mailto:Privacy.Officer@sbicanada.com)  
Mail : Privacy Officer  
SBI Canada Bank  
Suite # 1000, 10th Floor  
220 Bay Street  
Toronto, Ontario M5J 2W4  
Fax : 416-504-2040

## Escalating your complaint

### The Ombudsman for Banking Services and Investments (OBSI)

If the Bank is unable to deal with your complaint within the prescribed time period of 56 days<sup>1</sup> or you are not satisfied with the solution provided by the Bank, you may escalate your concern to OBSI. You can escalate your complaint to OBSI within 180 days, if your complaint is not resolved to your satisfaction. If the Bank does not provide a substantive written response to your complaint, you can escalate your complaint to OBSI after 90 days has passed since you made the complaint to the Bank.

You can contact OBSI in the following manner:

Email : [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)  
Mail : 20 Queen Street West - Suite 2400  
P.O. Box 8  
Toronto, ON M5H 3R3  
Telephone : 1-888- 451-4519 (Toll Free)  
GTA : 416-287-2877  
TTY Telephone : 1-844-358-3442  
Fax : 1-888-422-2865 (Toll Free)  
GTA : 416- 225-4722  
Website : [www.obsi.ca](http://www.obsi.ca)

## **The Office of the Privacy Commissioner of Canada (OPC)**

OPC is an independent office responsible for assisting customers with their privacy concerns. If you feel that the action taken by the Privacy Officer of the Bank to resolve your privacy concerns was not appropriate, you can contact the Office of the Privacy Commissioner of Canada (OPC) at the following address:

Online	<a href="https://plainte-complaint.priv.gc.ca/en/register-pipeda">https://plainte-complaint.priv.gc.ca/en/register-pipeda</a>
Mail	Office of the Privacy Commissioner of Canada 30 Victoria Street Gatineau, Québec K1A 1H3
Toll-free	1-800-282-1376
Telephone	819-994-5444
TTY Telephone	(819) 994-6591
Website	<a href="http://www.priv.gc.ca">www.priv.gc.ca</a>

## **The Financial Consumer Agency of Canada (FCAC)**

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. If you have a complaint about such a regulatory matter, you can contact the FCAC in writing at:

Email	:	<a href="mailto:info@fcac-acsc.gc.ca">info@fcac-acsc.gc.ca</a>
Mail	:	Financial Consumer Agency of Canada 5th Floor, Enterprise Building 427 Laurier Avenue West Ottawa, Ontario K1R 1B9
Fax	:	416-504-2040
Telephone	:	English - 1-866-461-3222 French - 1-866-461-2232
Website	:	<a href="http://www.fcac-acfc.gc.ca">www.fcac-acfc.gc.ca</a>

Your feedback is important for us to know how we can enhance our complaints handling process and customer experience. Please visit <https://ca.statebank/suggestion-form> to provide your valuable feedback.