

## Resolving Your Complaints

SBI Canada Bank (hereinafter referred to as the “Bank”, “SBIC”, “we” and “our”) believes in developing long-term relationships with all its customers and addressing their complaints in a fair, consistent, and timely manner. To achieve this objective, SBIC has implemented a robust Complaints Handling Framework that includes implementing detailed policies and procedures and designating a Complaints Handling Officer (CHO), who is the most senior designated employee at our Bank to receive and deal with consumer complaints.

This brochure explains in a simple step-by-step manner how you can submit your complaint and provides the contact information for submitting your complaint. To ensure that your complaint is address in timely and effective manner, may we suggest following the process outlined in this brochure.

### Step One: Contact Us

If you have any complaint about a product or service offered by the Bank, you can contact us through phone, email, our website, and by visiting one of our branches.

- **Phone:** You can call our Toll-Free Number 1-866-724-2669 and ask to speak to manager of the branch where your account is maintained. The branch manager would be able to address most of your concerns and complaints. Please note that our toll-free line is available between business days, Monday to Friday, 9 AM to 5 PM EST.
- **Email:** You can also submit your complaint over email to the respective branch. Please visit our website at <https://ca.statebank/customer-care> to find the email id of any branch.
- **Website:** You can also submit your complaint on our website <https://ca.statebank/customer-care>. We will reach out to you within 3 business days along with a formal complaint acknowledgment letter.
- **Branch.** You can also speak directly with the branch managers at the branch where you conduct your business. To find out the location, phone number of the branch, please visit <https://ca.statebank/branch-locator>.

The branch managers are experienced in addressing majority of concerns related to the products and services offered by us. They will do their best to address 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.

Upon expressing a complaint to the Bank, you will receive a written acknowledgment including a complaint reference number within 3 business days and a copy of bank’s complaint resolution brochure.

## Step Two: Contact the Complaints Handling Officer

If the branch staff is unable to resolve your complaint to your satisfaction, they will escalate your concern to Bank's Complaints Handling Officer within 14 days from the date of the complaint being received.

You may also contact the Complaint Handling Officer directly, if you are not satisfied with the solution provided by a branch.

Email : [complaint\\_handling\\_officer@sbicanada.com](mailto:complaint_handling_officer@sbicanada.com)  
Mail : Complaint 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 Complaint Handling Officer will do their best to resolve your complaint and convey the decision of the Bank within 56 days from the date of the complaint being received; however, additional time might be required to resolve complex complaints that are beyond their control. In such cases, a written notification will be provided to you.

You can also obtain a status update of your complaint any time by writing to the Branch Head of your branch where you conduct your business or the Complaint Handling Officer.

## 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)

You may escalate your concern to OBSI:

- If we are unable to deal with your complaint within 56 days from the date of the complaint being received and have yet to provide you with our final response or a written notification about expected delay, or
- We have provided you with our final response on your complaint, but you are still unsatisfied.
- Once you receive the final response, you have 180 calendar days to bring your complaint to OBSI.

You can contact OBSI in the following manner :

Email: 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)  
Fax for 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 OPC at the following address:

Online <https://plainte-complaint.priv.gc.ca/en/register-pipeda>  
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 (819) 994-6591  
Website [www.priv.gc.ca](http://www.priv.gc.ca)

## 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 at the following address:

Mail: Financial Consumer Agency of Canada  
5th Floor, Enterprise Building  
427 Laurier Avenue West  
Ottawa, Ontario K1R 1B9

Telephone: English - 1-866-461-3222  
French - 1-866-461-2232  
For calls from outside Canada: 613-960-4666

Teletypewriter  
(TTY): 1-866-914-6097 / 613-947-7771

Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

## Your Feedback

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.