

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
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.

Escalating Your Complaint

The Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body:

The Ombudsman for Banking Services and Investments (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

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site	:	http://www.canada.ca/fcac
Online form	:	https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html
Phone:		
For service in English	:	1-866-461-FCAC (3222)
For service in French	:	1-866-461-ACFC (2232)
For calls from outside Canada	:	613-960-4666
Teletypewriter (TTY)	:	1-866-914-6097 / 613-947-7771
Video Relay Service	:	FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit https://srvcanadavrs.ca/en/ to learn more.
Mailing address	:	Financial Consumer Agency of Canada 427 Laurier Avenue West, 5th Floor Ottawa ON K1R 7Y2

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
Mail	:	Privacy Officer SBI Canada Bank Suite # 1000, 10th Floor 220 Bay Street Toronto, Ontario M5J 2W4
Fax	:	416-504-2040

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

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.