



Annexure 3

COMPLAINT RESOLUTION BROCHURE

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 in the course of business, in a consistent and satisfactory manner.

Please follow the following steps if you have any concern or complaint about the product or services provided by the Bank.

Step 1: Speak to the Branch Representative at the branch/ office where you conduct your business, about the problem or concerns faced. The Branch Representative will try to resolve your problem or concern at the earliest possible and you will receive a response within 7 days.

Step 2: If your concern is not addressed or resolved, you can speak directly to the Branch Compliance Officer / Branch Head, who have the authority to deal with most situations. You can submit the complaint in writing or verbally to the Branch Compliance Officer / Branch Head. The Branch Compliance Officer / Branch Head will try to resolve your problem or concern at the earliest possible and you will receive a response within 7 days.

Step 3: If you are not satisfied with the resolution of the complaint provided at the Branch, you may contact the Complaints Handling Officer of the Bank at the following address:

Complaints Handling Officer
SBI Canada Bank
77, City Center Drive, Suite # 106
Mississauga, Ontario
Postal Code: L5B1M5
Phone: 905-896-6540(Ex. 6550)
Fax: 905-896-6545
Email: complaint_handling_officer@sbicanada.com,
TOLL FREE: 1866-724-2669

The Complaints Handling Officer will convey the decision of the Bank within a period of 15 days from the date of the complaint being referred to him. You can obtain a status update of your complaint any time by writing to the Branch Head or the Complaints Handling Officer.

PRIVACY OFFICER

If you have any complaints / or concerns relating to privacy issues regarding collection, use & disclosures of personal information by the Bank, you can contact Privacy officer of the Bank by mail or email on the following address:

Privacy Officer
SBI Canada Bank
77, City Center Drive, Suite # 106
Mississauga, Ontario
Postal Code: L5B1M5
Phone: 905-896-6540(Ex. 6550)
Fax: 905-896-6545
Email: Privacy.Officer@sbicanada.com

The Privacy Officer shall acknowledge the concern within 7 business days of receipt of the complaint and respond upon completion of the investigation. A copy of Privacy Policy of the Bank is available on our website.

Ombudsman for Banking Services and Investments (OBSI)

If you wish to escalate the complaint to OBSI, you must do so within 180 calendar days of receiving the final response of the Bank. If you desire, Complaint Handling Officer of the Bank can help you in forwarding your concerns to OBSI.

You can contact OBSI, at the following address:

Ombudsman for Banking Services and Investments (OBSI)
401, Bay Street, Suite 1505
PO Box – 5, Toronto, ON, M5H 2Y4
Toll-free Telephone: 1.888.451.4519
Toll- Free TTY: 1-855-TTY-OBSI(1-855-889-6274)
Toll-free Fax: 1.888.422.2865
Email: ombudsman@obsi.ca Website: www.obsi.ca

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Financial Consumer Agency of Canada (FCAC)

You can also contact the Financial Consumer Agency of Canada (FCAC) at any stage of your complaint. The FCAC supervises federally regulated financial institutions to ensure that they comply with federal consumer protection laws and regulations. If your concern is about a consumer provision, or an FCAC-targeted code of conduct or public commitment, you can contact FCAC at the following address:

Financial Consumer Agency of Canada
6th floor, Enterprise Building
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9
Phone: (Service in English) 1-866-461-FCAC (3222)
(Service in French) – 1-866-461-ACFC (2232)

Fax: 1-866-814-2224

Email: info@fcac-acsc.gc.ca

Website: www.fcac-acfc.gc.ca

Office of the Privacy Commissioner of Canada (OPC)

OPC is an independent office responsible for assisting customers with their privacy concerns. If the customers wish, the Privacy Officer of the Bank will assist them in forwarding their concerns to the OPC. 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:

For General Inquires: Toll-free: 1-800-282-1376 Phone: (613) 947-1698 Fax: (613) 947-6850 TTY: (613) 992-9190 Website: www.priv.gc.ca	For Filing a Complaint: By Mail: Office of the Privacy Commissioner of Canada 112 Kent Street Place de Ville, Tower B, 3rd Floor Ottawa, Ontario K1A 1H3 By Fax: (613) 947-6850, Online: Visit www.priv.gc.ca for instructions
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(If you have any suggestions or comments to improve the clarity of this document, please send your feedback at: suggestions@sbicanada.com)