

**If you have
a Problem
or Concern...**

We want to help



Bank Financial Group

Our problem resolution process

At TD Bank Financial Group[®],¹, our goal is to provide a comfortable service experience for each and every customer. We appreciate your business and are dedicated to building long and satisfying relationships with our customers. When you have concerns about your banking relationship, we encourage you to let us know, because your satisfaction is our primary concern.

The customer problem resolution process is our way of ensuring that your problems or concerns are addressed in a consistent and comfortable way.

Following the steps outlined in this brochure can ensure that your problem or concern will be attended to in a timely manner.

- a** Step 1: Contact us in person, by telephone, mail or email2
- b** Step 2: Elevation to a Senior Officer3
- c** Step 3: Contact the TD Ombudsman.3
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**a Step 1: Contact us in person,
by telephone, mail or email**

Tell us about your problem or concern in the way that is most convenient for you. You may contact a Customer Service Representative at your local branch, or the business unit responsible for your account. You may also speak with one of our Telephone Banking Specialists, 24 hours a day, seven days a week by calling 1-800-430-6095. If you prefer to tell us about your problem in writing, you have the following options:

Mail: Customer Feedback
Toronto-Dominion Centre
P.O. Box 193
Toronto, Ontario
M5K 1H6

Fax: 1-877-983-2932

Email²: customerfeedback@td.com

Please include your full name, address and telephone number on your email.

Our representatives will work hard to resolve your problem to your satisfaction in **Step 1**. If you are not satisfied with the solution that they are able to provide, the Manager will become involved in the resolution of your problem or concern.

b Step 2: Elevation to a Senior Officer

If you are not satisfied with the solution you receive from the Manager in **Step 1**, then the Manager will offer to elevate your problem – communicating all relevant details on your behalf – to a representative of the Senior Management Officer responsible for the branch or business unit. Alternatively, if you prefer to elevate the problem yourself, the Manager in **Step 1** will be pleased to provide you with the contact information. You may also speak with one of our Telephone Banking Specialists at 1-800-430-6095, and they will assist you by having the appropriate representative contact you.

If, after speaking with the representative, you are not satisfied with the solution they are able to provide, a Senior Management Officer will become involved in the resolution of your problem or concern.

c Step 3: Contact the TD Ombudsman

If your problem or concern remains unresolved after you have followed **Steps 1** and **2**, you may contact the TD Ombudsman. The TD Ombudsman is dedicated to resolving disputes fairly and professionally. If it is determined that your concern has not been addressed by the Senior Management Officer as outlined in **Step 2**, the TD Ombudsman may direct your problem to the

appropriate business area for investigation and response. Within five days of receiving your enquiry, the TD Ombudsman will write or call to advise you if and where your problem has been redirected, whether it has been resolved, or in more complex cases, what further steps are being taken and when you can expect a resolution. You may contact the TD Ombudsman by:

Mail: TD Ombudsman
P.O. Box 1
Toronto-Dominion Centre
Toronto, Ontario
M5K 1A2

Fax: 416-983-3460

Email²: td.ombudsman@td.com

Please include your full name, address and telephone number on your email.

The TD Ombudsman can also be reached by telephone at 416-982-4884 or toll-free at 1-888-361-0319.

d Step 4: Contact the Ombudsman for Banking Services and Investments (OBSI)

If your concern still remains unresolved after contact with the TD Ombudsman, you may then contact the Ombudsman for Banking Services and Investments by:

Mail: Ombudsman for Banking Services
and Investments
P.O. Box 896, STN Adelaide
Toronto, Ontario
M5C 2K3

Toll-free fax: 1-888-422-2865

Email²: ombudsman@obsi.ca

Please include your full name, address and telephone number on your email.

The OBSI can also be contacted by toll-free telephone at 1-888-451-4519.

Please visit www.obsi.ca for more information about OBSI.

e Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure that they comply with federal consumer protection laws.

The FCAC also helps educate consumers, and monitors industry codes of conduct and public commitments designed to protect the interests of consumers.

At TD Bank Financial Group, we comply with numerous consumer laws that protect you in a number of ways. For example, we will provide you with information about our complaint-handling procedures; proper notice about our branch closures that affect you; and when you open an account, information about interest rates and fees.

Furthermore, we at TD Bank Financial Group are committed to providing our customers with enhanced consumer protection, through our Public Commitments and adherence to industry-level Codes of Conduct. These codes and commitments include:

- Canadian Code of Practice for Consumer Debit Card Services
- Model Code of Conduct for Bank Relations with Small and Medium-Sized Businesses
- CBA Code of Conduct for Authorized Insurance Activities
- Principles of Consumer Protection for Electronic Commerce
- Guidelines for Transfers of Registered Plans
- Low-Cost Account
- Undertaking for Unsolicited Services
- Visa Zero Liability Commitment
- Visa E-Promise

- Index Linked Deposit telephone rescission rights
- Online Payments
- EasyWeb Security Guarantee
- Plain Language Mortgage Documents

Copies or additional information about the Codes of Conduct and Public Commitments can be obtained from our website at www.td.com or by calling a telephone banking representative at:

1-800-430-6095
(en français 1-888-572-8925).

If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC in writing at:

Financial Consumer Agency of Canada Enterprise
Building, 6th Floor
427 Laurier Avenue West
Ottawa, Ontario
K1R 1B9

The FCAC can also be contacted by telephone at 1-866-461-3222 (en français 1-866-461-2232).

For more information about the FCAC, please visit www.fcac-acfc.gc.ca

Please note: The FCAC does not become involved in matters of redress or compensation – all requests for redress from TD Bank Financial Group must follow the problem resolution process set out in this brochure.

- 1 TD Bank Financial Group means
The Toronto-Dominion Bank and its affiliates, who provide deposit, investment, loan, securities, trust, insurance, and other products or services.
 - 2 Email disclaimer: For your protection, do not send confidential or personal information (e.g. Access Card number, account numbers, etc.) via email, as it is NOT a secure method of communication. If your request is urgent or requires disclosure of confidential or personal information for resolution, please call us.
- ⊗ Trade-mark of The Toronto-Dominion Bank.

**If you would like more information,
simply visit any branch or call
1-800-430-6095**

**en français (in French)
1-888-572-8925**

**(in Cantonese/Mandarin)
1-800-328-3698**

**TTY (Text telephone)
1-800-361-1180**

**or visit our website at
www.td.com**



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