

Customer Complaint Handling Procedures

At Equitable¹, we take pride in our service and are committed to providing you with the best customer experience that we can. If you have a complaint or concern, please follow our easy 3-step Customer Complaint Handling Procedures (CCHP) so that we can work with you to resolve it as quickly and efficiently as possible.

Step 1: Talk to Your Business Unit Representative

Many complaints can be resolved at the first point of contact. If you have a complaint, talk to the representative of the business unit that you have been dealing with. If the business unit representative is not able to resolve your complaint to your satisfaction, your complaint can be referred to that individual's Manager, who has the authority to resolve, in a timely manner, the majority of complaints that arise. You can reach your business unit representative by:

For Equitable Bank and Equitable Trust:

Telephone In Toronto at 416-515-7000
Toll-free at 1-866-407-0004
1-866-940-1201 for Western Canada

Email² customerservice@eqbank.ca or
customerservice@eqtrust.ca, as
applicable

Mail Customer Service, Equitable
Bank/Trust (as applicable)
Equitable Bank Tower
30 St. Clair Avenue West, Suite 700,
Toronto, Ontario M4V 3A1

For EQ Bank – Digital Banking:

Telephone Toll-free at 1-844-437-2265
416-551-3449 Outside of North America

Email² contact@eqbank.ca

Mail Customer Care, EQ Bank
Equitable Bank Tower
30 St. Clair Avenue West, Suite 700,
Toronto, Ontario M4V 3A1

For Concentra Bank and Concentra Trust:

Telephone Toll-free at 1-800-788-6311

Email² clientsupport@concentra.ca

Step 2: Contact the Business Unit Head

If the business unit representative or that individual's Manager is not able to resolve your complaint within 14 calendar days following the date on which we first received your complaint, we will automatically escalate it to the Business Unit Head (or delegate). Also, if your complaint is not resolved to your satisfaction in Step 1, you can escalate it to the Business Unit Head by:

For Equitable Bank/Trust, EQ Bank and Concentra Bank/Trust:

Complaints Hotline In Toronto at 416-515-2293
Toll-free at 1-855-832-9448

Email² complaints@eqbank.ca or
complaints@eqtrust.ca, as applicable

Mail Business Unit Head – Complaints, Equitable Bank/Equitable Trust/EQ Bank/Concentra
Bank/Concentra Trust (as applicable)
Equitable Bank Tower
30 St. Clair Avenue West, Suite 700, Toronto, Ontario M4V 3A1

¹ **Equitable** means Equitable Bank, a wholly owned subsidiary of EQB Inc., and Equitable Trust, Concentra Bank and Concentra Trust, each wholly owned subsidiaries of Equitable Bank. EQ Bank is a trade name of Equitable Bank and is its digital banking platform.

² Please do not include any confidential information as email correspondence is not guaranteed to be secure.

Step 3: Write to the Dispute Resolution Office (DRO)

If the Business Unit Head (or delegate) is not able to resolve the complaint to your satisfaction, you can escalate it to Equitable's Dispute Resolution Office. Working closely with both customers and Equitable's relevant business units, the DRO independently conducts a full investigation of customer complaints, subject to certain limitations, and is committed to providing an impartial review to help customers and Equitable reach a fair, reasonable and transparent resolution. If your complaint has not been resolved within the first two steps of our CCHP, you may wish to submit your complaint in writing to the DRO. The DRO is headed by Equitable's Chief Compliance Officer.

Email ² dro-brd@eqbank.ca or
dro-brd@eqtrust.ca, as applicable

Mail Dispute Resolution Office, Equitable Bank/Equitable Trust/EQ Bank/Concentra Bank/Concentra Trust (as applicable)
Equitable Bank Tower
30 St. Clair Avenue West, Suite 700, Toronto, Ontario M4V 3A1

You will receive an acknowledgement of your written complaint within 48 hours of it being received. If your complaint is within the DRO's mandate and has been through the first two steps of the CCHP, a full investigation will be undertaken. Most investigations are concluded within 4 - 6 weeks and you will be provided with a final resolution/recommendation in writing. Any recommendations made are non-binding and parties are free to accept or reject them and pursue other options for resolution.

Some matters fall outside of the DRO's mandate and include, for example: credit granting policies/ lending decisions; matters of policy such as interest rates, service fees and account closures; issues that are in litigation or have been decided by the courts; and transactions for which Equitable records no longer exist (typically after six or seven years).

For Equitable Bank HELOC customers only: If you wish to dispute a transaction or entry made with your Equitable Bank Visa Access Card and you have been through Equitable's 3-step CCHP, and are not satisfied with the resolution, you may also contact the Equitable Bank Visa Access Card issuer, Peoples Trust Company, at 1-855-683-2881 or refer to their complaint handling process, which can be found at www.peoplestrust.com/en/about-us/resolving-your-concerns/.

For Joker Prepaid Visa® Card issued by Equitable Bank purchasers only: If you have an inquiry or complaint about any aspect of your Card, first attempt to resolve it by calling the toll-free Joker Card customer service number at 1-833-250-6810 (Step 1). If customer service is unable to resolve the inquiry or complaint to your satisfaction, you may escalate your complaint to Cardholder Services by calling 1-833-241-4894 (Step 2). If they are unable to resolve the issue to your satisfaction, you may refer your complaint in writing to Equitable's Dispute Resolution Office, Step 3 of Equitable's Customer Complaint Handling Procedure, as described above.

For Neo Money Account issued by Concentra Bank and Neo Prepaid Card issued by Equitable Bank purchasers only: If you have an inquiry or complaint about any aspect of your Account or Card, first attempt to resolve it by calling the toll-free Neo Customer Experience number at 1-855-636-2265 or via email to support@neofinancial.com (Step 1). If a Customer Experience Specialist is unable to resolve the inquiry or complaint to your satisfaction, you may escalate your complaint to the Neo Chief Complaints Officer at complaints@neofinancial.com or in writing to Chief Complaints Officer attn: Customer Complaints, #400-200 8 Avenue SW, Calgary, AB T2P 1B5 (Step 2). If they are unable to resolve the issue to your satisfaction, you may refer your complaint in writing to Equitable's Dispute Resolution Office, Step 3 of Equitable's Customer Complaint Handling Procedure, as described above.

Additional Resources - External Agencies

If you require further information or are still not satisfied after receiving our Dispute Resolution Office's decision, the following external agencies can provide you with information and a further review of your complaint.

Ombudsman for Banking Services and Investments (OBSI)

If you are not satisfied with the final recommendation made by our Dispute Resolution Office, you can refer your complaint to the OBSI, an independent external complaints body, for further review. If you choose to contact the OBSI, please do so within 180 calendar days from the date you received a response from Equitable's Dispute Resolution Office. You may also contact the OBSI if it has been more than 56 calendar days from the day you made the complaint to Equitable and you have yet to receive a final response.

Telephone	In Toronto at 416-287-2877 Toll-free at 1-888-451-4519
Online Form	Through the OBSI website at www.obsi.ca or email to ombudsman@obsi.ca
Mail	Ombudsman for Banking Services and Investments 20 Queen Street West, Suite 2400 P.O. Box 8, Toronto, Ontario M5H 3R3

Financial Consumer Agency of Canada (FCAC)

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary codes of conduct and public commitments. For example, financial institutions must provide consumers with information about fees, interest rates and complaint-handling procedures. If you have a complaint regarding a potential violation of a consumer provision, voluntary code of conduct or public commitment, you may, at any time, contact the FCAC. Please note that the FCAC does not become involved in matters of redress or compensation.

Telephone	Toll-free at 1-866-461-3222
Online Form	Through the FCAC website at www.canada.ca/en/financial-consumer-agency
Mail	Financial Consumer Agency of Canada 427 Laurier Avenue West, 6 th Floor, Ottawa, Ontario K1R 1B9

Equitable has adopted a number of Voluntary Codes of Conduct and Public Commitments that are designed to protect consumers. Please refer to www.equitablebank.ca for further information.

Office of the Privacy Commissioner of Canada (OPC)

The OPC oversees compliance with Canada's privacy laws and you may contact the OPC at any time with a privacy complaint.

Telephone	Toll-free at 1-800-282-1376
Online Form	Through the OPC website at www.priv.gc.ca
Mail	Office of the Privacy Commissioner of Canada 30 Victoria Street, Gatineau, Quebec K1A 1H3