

At Equitable*, we take pride in our service and are committed to providing our customers with the best customer experience that we can. The dedicated employees in our business units ensure that the vast majority of complaints are resolved before they reach the Office of the Ombudsman, the final internal step in Equitable's complaint handling process.

Working closely with both customers and Equitable's relevant business units, the Office of the Ombudsman independently and thoroughly conducts a full investigation of customer complaints that cannot be resolved within the first two steps of Equitable's Customer Complaint Handling Procedures (CCHP). The Office of the Ombudsman is committed to providing an impartial review based on the evidence available to help customers and Equitable reach a fair, reasonable and transparent resolution. Where appropriate, the Office of Ombudsman also makes recommendations to improve Equitable's operations, products and services that enhance the customer experience.

For the fiscal year January 1st to December 31st	2019	2018
Total contacts received by the Office of the Ombudsman	58	66
<ul style="list-style-type: none"> ▪ Full Investigation complaints conducted by the Office of the Ombudsman 	5	6
<ul style="list-style-type: none"> ▪ Complaints that had not yet been through Step 1 and 2 of our CCHP and referred to the appropriate business unit for investigation 	36	39
<ul style="list-style-type: none"> ▪ Servicing requests referred to the appropriate business unit for handling 	15	21
<ul style="list-style-type: none"> ▪ Complaints that fell outside of the mandate of the Office of the Ombudsman 	0	0
<ul style="list-style-type: none"> ▪ Sundry contacts (i.e. general inquiries) 	2	0
Number of Full Investigation complaints that were resolved by the Office of the Ombudsman to the satisfaction of the person who made the complaint	4	2
Average length of time (in business days) taken by the Office of the Ombudsman to resolve Full Investigation complaints	7	16

We encourage our customers to bring their concerns to the attention of the relevant business units as soon as possible and to follow our complaint handling process. If customers are not satisfied following the Office of the Ombudsman's review, an independent external complaints body can provide further review of the complaint. Equitable's CCHP provides more information about our external complaints body and other regulatory bodies in Canada and is available in our offices and at equitablebank.ca and eqbank.ca.

***Equitable** means Equitable Bank, a wholly owned subsidiary of Equitable Group Inc., and Equitable Trust, a wholly owned subsidiary of Equitable Bank.