COMPLAINT RESOLUTION PROCESS

Achieving Customer Satisfaction

LAURENTIAN BANK

Addressing your complaint

At Laurentian Bank of Canada,[1] we take your concerns seriously and will respond quickly to any issues brought to our attention about our products and services. While you can raise your concerns at any time, it is most effective to do so immediately with the person you are dealing with.

This brochure outlines the steps to follow when you decide to raise a complaint with us, and the options for how to contact us.

Step 1: Raise your concern

Tell us about the issue that caused your concern. Our complaint resolution process ensures that any issue you have is dealt with in a professional manner.

Laurentian Bank of Canada

For Laurentian Bank customers: You can speak with your branch advisor or one of our Client Service Representatives.

Phone:	1-800-252-1846 or 514-252-1846
Email:	Visit laurentianbank.ca and complete the form in the "Contact us" section.
Mail:	Laurentian Bank Customer Inquiries 1360 Rene-Levesque Boulevard West, Suite 600 Montreal, QC H3G 0E5
Fax:	416-865-5930

For LBC Digital customers: Complaints must be addressed to Laurentian Bank of Canada using the contact information for B2B Bank provided below.

B2B Bank

For B2B Bank customers: You can speak with your advisor or one of our Client Service Representatives.

Phone:	1-800-263-8349 or 416-947-7427
Email:	questions@b2bbank.com
Mail:	Attention: Customer Service 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto, ON M5L 0A2
Fax:	416-865-5930

Note: Complaints related to LBC Digital must be addressed to Laurentian Bank of Canada and are handled using the B2B Bank contact information provided in Steps One and Two below. This ensures your complaint is directed to the appropriate team for review.

Where to direct your complaint

You can direct your complaint to either Laurentian Bank of Canada or B2B Bank, depending on where you are a customer.

Laurentian Bank of Canada,[2] includes:

- LBC Digital
- B2B Bank[3]

Step 2: Escalate your concern

If your concern is not resolved in Step 1, we may escalate your concern to a Problem Resolution Analyst, or if required, a representative of senior management who may further assist in the process.

You may also escalate your concern using the contact information provided.

Laurentian Bank of Canada

Phone:	1-877-803-3731 or 514-284-3987
Email:	customer_inquiries@laurentianbank.ca
Mail:	Laurentian Bank Customer Inquiries 1360 Rene-Levesque Boulevard West, Suite 600 Montreal, QC H3G 0E5
Fax:	416-865-5930

B2B Bank and LBC Digital

Phone:	1-800-263-8349 or 416-947-7427
Email:	vpoperations@b2bbank.com
Mail:	Complaint Resolution Team 199 Bay Street, Suite 600 PO Box 279 STN Commerce Court Toronto, ON M5L 0A2
Fax:	416-865-5930

How to prepare

- Assemble any supporting documents that are relevant to your complaint
- Consider what solution you think would be appropriate

Step 3: Contact our Head of Complaints Resolution

If you have followed Steps 1 and 2 and are not satisfied, you may contact our Head of Complaints Resolution. The Head of Complaints Resolution, who acts for both Laurentian Bank of Canada and B2B Bank, will investigate your concern and provide a response.

Head of Complaints Resolution

Phone: 1-800-479-1244 or 514-284-7192
Email: HCR@laurentianbank.ca
Mail: Client Complaints Appeal Office (CCAO)
1360 Rene-Levesque Boulevard West, Suite 600
Montreal, QC H3G 0E5
Fax: 1-800-473-4790

If you want to consider further options

If we cannot resolve the complaint to your satisfaction, you may wish to consider the options outlined below.

Ombudsman for Banking Services and Investments (OBSI)

OBSI resolves disputes between participating banking services and investment firms and their customers if they can't solve them on their own. OBSI is independent and impartial, and their services are free to consumers. You can reach out to the OBSI if you are not satisfied with the final response provided by the Head of Complaint Resolution (Step 3) or if the Bank has exhausted the prescribed 56-day time period for dealing with your complaint. You have 180 calendar days following the reception of the Bank's final response to bring the complaint to OBSI.

Phone:	1-888-451-4519 or 416-287-2877
Email:	ombudsman@obsi.ca
Mail:	20 Queen Street West, Suite 2400 P.O. Box 8 Toronto, ON M5H 3R3
Fax:	1-888-422-2865 or 416-225-4722
TTY:	1-844-358-3442
Web:	obsi.ca

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: **Ombudsman for Banking Services and Investments (OBSI)**.

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.

Website: www.canada.ca/fcac
Online form: 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 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 www.srvcanadavrs.ca to learn more.

Mailing address:
Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa, ON K1R 7Y2

Seniors Champion of Laurentian Bank

If you have any questions or concerns or you are dissatisfied with the measures we take to better serve seniors[4] under the Code of Conduct for the Delivery of Banking Services to Seniors, you may escalate your complaint to our Seniors Champion.

Email: seniors_champion@lbcfg.ca
Mail: Seniors Champion of Laurentian Bank
1360 Rene-Levesque Boulevard West, Suite 600
Montreal, QC H3G 0E5

1. Laurentian Bank of Canada includes the following entities: B2B Bank, LBC Trust and Laurentian Trust of Canada Inc.
2. Includes complaints to Laurentian Trust of Canada Inc. and LBC Trust.
3. Includes complaints to B2B Trustco.
4. For purposes of the Code of Conduct for the Delivery of Banking Services to Seniors, a “senior” refers to an individual in Canada who is 60 years of age or older and who is transacting for non-business purposes.

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