

## 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 must first bring your complaint forward to us, but if you remain unsatisfied you have a right to bring your case to them within 180 days of our response to you in Step 2.

Phone: 1-888-451-4519 or 416-287-2877  
Email: [ombudsman@obsi.ca](mailto: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](http://obsi.ca)

### Financial Consumer Agency of Canada (FCAC)

The FCAC supervises federally-regulated financial institutions to ensure they comply with federal consumer protection laws, voluntary commitments and codes of conduct. The FCAC can provide you with further information and a review of your complaint. They may also contact us to facilitate their investigation and work toward a resolution.

Phone: 1-866-461-3222 or 613-996-5454  
Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)  
Mail: 427 Laurier Avenue West, 6th Floor  
Ottawa, ON K1R 1B9  
Fax: 1-866-814-2224  
Web: [fcac-acfc.gc.ca](http://fcac-acfc.gc.ca)

### 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<sup>4</sup> 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](mailto: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, Laurentian Trust of Canada Inc., B2B Bank, LBC Trust, LBC Financial Services Inc., Laurentian Bank Securities Inc. and B2B Trustco are all part of Laurentian Bank Financial Group.
2. Includes complaints to Laurentian Trust of Canada Inc. and LBC Trust.
3. Includes complaints to Laurentian Trust of Canada Inc., LBC Trust and 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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## COMPLAINT RESOLUTION PROCESS

# Achieving Customer Satisfaction



**LAURENTIAN  
BANK**

## Addressing your complaint

At Laurentian Bank of Canada,<sup>1</sup> 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.

## 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,<sup>2</sup> includes:

- LBC*Direct*
- LBC Digital
- LBC Financial Services

B2B Bank<sup>3</sup>

## How to prepare

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

## 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

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](http://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

### B2B Bank

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](mailto: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

## 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](mailto: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

Phone: 1-800-263-8349 or 416-947-7427

Email: [vpoperations@b2bbank.com](mailto: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

## 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](mailto:HCR@laurentianbank.ca)

Mail: Head of Complaints Resolution Office  
1360 Rene-Levesque Boulevard West, Suite 600  
Montreal, QC H3G 0E5

Fax: 1-800-473-4790