

**If you
have a
problem
or concern**

**Here's where to
find the people
who can help**



“I want to know that my bank cares about my concerns.”

“I don't want to have to keep repeating myself.”

“I don't know who to talk to about my concern.”

Resolving your concern

At TD Bank Group (TD), we are committed to providing you with the best customer experience we can. Your confidence and trust are important to us. If you have a concern with TD or the service you've received from us, we want to work with you to resolve it as quickly and effectively as possible.



Look inside for tips on –

- Steps to getting your concern resolved
- How to contact us
- Additional resources

The fast and easy solution

We've developed a resolution process that can deal with most concerns in a single, simple step.

Step 1

Talk to your TD Representative

Many concerns can be resolved right at the time when they occur. Discuss your concern with your TD Representative who will be happy to help you.

If the TD Representative is not able to resolve your concern to your satisfaction, they will engage a Manager or the TD group that is responsible for your account.

We want to resolve your concern as quickly and smoothly as possible. To help us to do this, here are some things to think about when talking to us about your concern:

- Discuss your concern with the group where it originated
- Ask to have a Manager take part in the discussion
- Bring any information that could help explain your concern

How to Contact Us:

TD Canada Trust	
Phone	Visit your branch or 1-866-222-3456
Email	customer.service@td.com
Mail	TD Canada Trust Customer Feedback Toronto-Dominion Centre P.O. Box 193, Toronto, ON M5K 1H6
Fax	1-877-983-2932

TD Waterhouse	
Phone	Discount Brokerage: 1-800-465-5463 Financial Planning: 1-866-646-7888 Institutional Services: 1-866-563-6212 Private Client Services: 1-866-280-2022 (Includes Private Banking/Private Trust/ Private Investment Counsel and Private Investment Advice) For additional contact information, please visit our website at www.tdwaterhouse.ca

TD Insurance Credit Protection	
Phone	1-888-983-7070
Email	td.insurancecustomercare@td.com
Mail	TD Insurance Customer Service 120 Adelaide St. W., 2nd Floor, Toronto, ON M5H 1T1
Fax	416-944-5827

For general inquiries, call EasyLine® at **1-866-222-3456**. To deal directly with the TD group that is responsible for your account, simply identify the appropriate group from the chart above and contact them by the method you prefer – phone, email, mail or fax.

When contacting us by email, please be sure not to include any personal or confidential information, as email correspondence is not secure.

Further steps you can take

If, after the first step, you are still not satisfied that your concern has been resolved, TD offers two more internal levels that can help you.

Step 2 Elevate Your Concern

If you have contacted us and are not satisfied with the resolution that has been suggested, your concern can be referred to a representative of the Senior Management Team by simply talking to your branch. Alternatively, you can elevate your concern using the contact information below.

For escalations, please contact us at:

Mail	TD Canada Trust Customer Feedback Toronto-Dominion Centre P.O. Box 193, Toronto, ON M5K 1H6
Fax	1-877-983-2932
Phone	1-800-430-6095
Email	customerfeedback@td.com

For TD Waterhouse escalations,
please contact us at:

Mail	Client Support Group 77 Bloor Street West, 10th Floor P.O. Box 5999, Stn. F, Toronto, ON M4Y 2T1
Fax	1-877-725-9525
Email	td.waterhouse@td.com

Step 3

Contact the TD Ombudsman

If you have been through the first two steps and you still feel your concern has not been resolved, please contact the TD Ombudsman. The office of the TD Ombudsman acts as an independent body that mediates between customers and different TD groups to resolve outstanding concerns. When you refer a concern to the TD Ombudsman, the office will conduct a thorough and impartial investigation and work to reach a fair and reasonable resolution.

The TD Ombudsman does not normally investigate concerns regarding bank policies, including credit granting policies or risk management decisions; levels of interest rates, service charges or fees that apply to all customers; or matters where legal action has already commenced or has been concluded.

Contact the TD Ombudsman

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

Fax 1-866-891-2410

Email td.ombudsman@td.com

Include your full name, address, telephone number(s) and the details of your concern in your letter, email or fax. The TD Ombudsman can also be reached by telephone at 416-982-4884 or toll-free at 1-888-361-0319.

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The TD Ombudsman can only deal with your concern after you have completed Steps 1 and 2 and a resolution has not been reached.

Additional resources – External Agencies

The following independent services can provide you with information and a further review of your complaint if you do not accept the decision of the TD Ombudsman. You can also contact these services if you have waited more than 90 days for a resolution after elevating your concern (Step 2).

For TD Canada Trust complaints, contact:

Mail	ADR Chambers Banking Ombuds Office (ADRBO) 112 Adelaide Street East Toronto, ON M5C 1K9
Phone	1-800-941-3655
Fax	1-877-307-0014
Email	contact@bankingombuds.ca
Website	www.bankingombuds.ca

For TD Waterhouse complaints, contact:

Mail	Ombudsman for Banking Services and Investments (OBSI) 401 Bay Street, Suite 1505 P.O. Box 5 Toronto, ON M5H 2Y4
Phone	1-888-451-4519
Fax	1-888-422-2865
Email	ombudsman@obsi.ca
Website	www.obsi.ca

You can submit your complaint to OBSI for review either 90 days following the submission of the complaint to TD Waterhouse or once you have received a response and wish to escalate.

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises financial institutions such as banks to ensure that they comply with federal consumer protection laws.

At TD, we provide our customers with enhanced protection through our public commitments and our adherence to certain codes of conduct that govern the industry. These codes and commitments include –

- Canadian Code of Practice for Consumer Debit Card Services
- Code of Conduct for the Credit and Debit Card Industry in Canada
- 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

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ADRBO and OBSI may contact TD Bank Group's internal complaint resolution staff – including the TD Ombudsman's office – to facilitate the earliest possible resolution of your complaint.

- *Visa** Zero Liability Commitment
- *Visa* E-Promise
- The Principal Protected Notes (PPN) Regulations Undertaking
- Online Payments
- Online Security Guarantee
- Plain Language Mortgage Documents
- Cheque Holds Commitment

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**.

If you have a complaint that you think may involve a violation of a consumer protection law, a public commitment or an industry code of conduct, contact FCAC in writing at –

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

Phone: 1-866-461-3222

Online: 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 Group must follow the problem resolution process set out in this brochure.



To learn more, visit any
branch, call **1-866-222-3456**
or visit **www.td.com**

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

國、粵語
(in Cantonese/Mandarin)
1-800-328-3698

TTY 1-800-361-1180



TD Waterhouse represents the products and services offered by TD Waterhouse Canada Inc. – Member of the Canadian Investor Protection Fund, TD Waterhouse Private Investment Counsel Inc., TD Waterhouse Private Banking (offered by The Toronto-Dominion Bank) and TD Waterhouse Private Trust (offered by The Canada Trust Company). ®/ The TD logo and other trade-marks are the property of The Toronto-Dominion Bank or a wholly-owned subsidiary, in Canada and/or other countries.

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Resolving Your Complaints for MBNA and CUETS Financial Products or Services

To the valued customers of MBNA and CUETS Financial credit products, we are pleased to announce the purchase of MBNA Canada Bank by TD Bank Group as of December 1, 2011.

We are committed to providing you with the best customer experience we can. Your confidence and trust are important to us. If you have a concern, we want to work with you to resolve it as quickly and effectively as possible.

By following the steps below, you can help ensure that your concern is handled as efficiently as possible.

STEP 1

Talk to your MBNA or CUETS Financial Representative

Many concerns can be resolved right at the time when they occur. Discuss your concern with your MBNA or CUETS Financial Customer Service Representative who will be happy to help you.

If the MBNA or CUETS Financial Customer Service Representative is not able to resolve your concern to your satisfaction, please ask to speak to a Manager.

How to Contact Us:

Mail MBNA
Attention: Customer Service
PO Box 9614
Ottawa, ON K1G 6E6

CUETS Financial
Attention: Customer Service
PO Box 3030
Regina, SK S4P 3G8

Phone MBNA
1-888-876-6262

TDD 1-800-872-5758

Phone CUETS Financial
1-800-561-7849

STEP 2

Elevate Your Concern

If you have contacted us and are not satisfied with the resolution that has been suggested, your concern can be referred to a representative of our Senior Management team by contacting us by phone or in writing as follows:

Mail MBNA/CUETS Financial
Attention: Customer
Advocate's Office
PO Box 9629
Ottawa, ON K1G 6V1

Phone 1-877-405-6262

STEP 3

Contact the TD Ombudsman

If you have been through the first two steps and you still feel your concern has not been resolved, please contact the TD Ombudsman using the contact information below. The office of the TD Ombudsman acts as an independent body that mediates between customers and different TD groups (including MBNA and CUETS Financial) to resolve outstanding concerns. When you refer a concern to the TD Ombudsman, the office will conduct a thorough and impartial investigation and work to reach a fair and reasonable resolution.

The TD Ombudsman does not normally investigate concerns regarding bank policies, including credit granting policies or risk management decisions; levels of interest rates, service charges or fees that apply to all customers; or matters where legal action has already commenced or has been concluded.

Mail TD Ombudsman
PO Box 1, Toronto-Dominion Centre
Toronto, ON M5K 1A2

Fax 1-866-891-2410

Email td.ombudsman@td.com

Please include your full name, address, telephone number(s) and the details of your concern in your letter, email or fax.

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

Additional resources – External Agencies

ADR Chambers Banking Ombuds Office (ADRBO)

This independent dispute resolution service can provide you with information and a further review of your complaint if you do not accept the decision of the TD Ombudsman. You can contact this service if you have waited more than 90 days for a resolution after elevating your concern.

Mail	ADR Chambers Banking Ombuds Office (ADRBO) 112 Adelaide Street East Toronto, ON M5C 1K9
Phone	1-800-941-3655
Fax	1-877-307-0014
Email	contact@bankingombuds.ca
Website	www.bankingombuds.ca

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises financial institutions such as banks to ensure that they comply with federal consumer protection laws. The FCAC also helps educate consumers and monitors voluntary codes of conduct and public commitments designed to protect the interests of consumers. We provide our customers with enhanced protection through our public commitments and our adherence to certain codes of conduct that govern the industry. For more information about our voluntary codes of conduct and public commitments, please refer to TD's complaint handling procedures, which are available at a TD Canada Trust branch or online at www.td.com

If you have a complaint that you think may involve a violation of a consumer protection law, a public commitment or an industry code

of conduct, contact FCAC by telephone, mail or through their website as follows:

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

Phone **1-866-461-3222**

Website **www.fcac-acfc.gc.ca**

Please note: The FCAC does not become involved in matters involving product pricing and billing or payment errors – all such requests must follow the problem resolution process set out in this brochure.

Office of the Privacy Commissioner of Canada (OPCC)

The Office of the Privacy Commissioner of Canada investigates privacy complaints under the Personal Information Protection and Electronic Documents Act (PIPEDA).

If your complaint or inquiry concerns a privacy issue, please contact the OPCC as follows:

Mail The Privacy Commissioner
of Canada
112 Kent Street
Ottawa, ON K1A 1H3

Phone 1-800-282-1376

Fax 613-947-6850

Website www.privcom.gc.ca