



Ready
for you



**Do you
have a
complaint?**



Resolving your complaint

At TD, we take your complaints seriously and are committed to helping resolve your complaint about TD or the service you've received.

Usually, the best way to address the complaint is to raise the issue as soon as it comes up with the person you are dealing with. Even if you don't notice the issue right away, you can always get in touch with us at any time to voice your complaint. Please use any one of the contact options provided in this brochure.

Before you begin:

- Have any supporting documents available
- Consider what solution you think is appropriate



To help reach a resolution, please follow these three steps:

Step 1

Voice your complaint

To tell us about your complaint, please use the contact information provided below.

For your own security and safety, never send out your account numbers, PINs, user names, passwords or any other confidential information by e-mail.

Personal Banking, Business Banking & Lending Services

For complaints relating to TD Canada Trust:

- Chequing and Saving Accounts
- Overdraft Protection, Credit Cards
- Mortgages, Loans, and Lines of Credit
- GICs, Term Deposits
- TD Small Business Banking
- TD Commercial Banking
- TD Merchant Solutions

You can also use the phone number below for any complaints or information inquiries relating to:

- TD Auto Finance
- TD Financing Services Inc.
(TDFS) – Credit Cards.

Phone: 1-833-259-5980

Email: customer.service@td.com

mbna

For complaints relating to mbna, use the contact information below:

Phone: 1-888-876-6262 (toll-free)

TDD: 1-800-872-5758 (toll-free)

Mail: Attention: MBNA Customer Service
P.O. Box 9614, Ottawa ON K1G 6E6

Insurance Services

For complaints relating to TD Insurance:

- Home & Auto
- Life & Health
- Credit Protection
- Travel Insurance

Phone: 1-888-788-0839

Small Business Insurance

Phone: 1-855-724-2883

TD Investment Services Inc.

For complaints related to any TD Investment Services Inc. account, please contact your TD Canada Trust branch manager directly.

TD Wealth

To discuss a complaint you have regarding a TD Wealth account, **it's best to contact your advisor**. If you are unsure how to reach your advisor directly, please call the appropriate number below and you will be directed accordingly.

TD Wealth Financial Planning¹

Phone: 1-866-646-7888

TD Wealth Private Investment Advice¹

Phone: 1-844-321-7101

TD Wealth Private Banking²

Phone: 1-833-259-5980

Email: customer.service@td.com

TD Wealth Private Trust²

Phone: 1-866-854-2440

Private Investment Counsel²

Please contact your portfolio manager directly.

TD Wealth Insurance Services³

Phone: 1-888-992-4245

TD Direct Investing¹

If your account is self-directed (TD Direct Investing), please contact us via the phone number or email address below.

Phone: 1-800-465-5463

Email: td.waterhouse@td.com

TD Securities Inc.

To discuss a concern regarding a TD Securities Inc. account, please contact your relationship manager directly.

If you are unsure of your relationship manager's contact information, you may send an email directly to TD Securities Inc. Compliance at the email address below and you will be directed accordingly.

Email: TDSINSTEQCOMP@tdsecurities.com

TD Asset Management Inc. (TDAM)

If you have a concern relating to services you have received from TDAM, please contact your relationship manager or a TDAM associate directly.

If you are not satisfied with the resolution provided in Step 1, please proceed to Step 2.

Step 2

Escalate your complaint

You can escalate your complaint in the following ways:

1. Ask the individual you are dealing with in Step 1 to escalate on your behalf.

or

2. Escalate the complaint directly with Customer Care, using the following contact information.

For your own security and safety, never send your account numbers, PINs, user names, passwords or any other confidential information by e-mail.

Personal Banking, Business Banking & Lending Services

(Includes TD Canada Trust, TD Auto Finance, TD Financing Services Inc. (TDFS) – Credit Cards)

Phone: 1-888-661-9029

Email: customer.care@td.com

Mail: Customer Care, Toronto-Dominion Centre,
P.O. Box 1, Toronto ON M5K 1A2

mbna

For mbna complaints that are not insurance related, use the contact information below:

Phone: 1-877-405-6262 (toll-free)

Email: customerrelations@td.com

Mail: Attention: MBNA Customer Relations
Toronto-Dominion Centre, P.O. Box 1
Toronto, ON M5K 1A2

mbna

For mbna complaints related to insurance:

Phone: 1-877-734-1288

Email: TDINSCC@td.com

Mail: TD Insurance Customer Care
320 Front Street W., 3rd Floor
Toronto, ON M5V 3B6

Insurance Services *(TD Insurance)*

Phone: 1-877-734-1288

Email: tdinscc@td.com

Mail: Customer Care
Toronto-Dominion Centre, P.O. Box 1
Toronto, ON M5K 1A2

If you are not satisfied with the resolution provided from Customer Care in **Step 2, you can proceed to **Step 3** to escalate to the Senior Customer Complaints Office.**

TD Investment Services Inc.

Phone: 1-888-661-9029

Email: customer.care@td.com

Mail: Canadian Personal Banking Customer Care
Toronto-Dominion Centre, P.O. Box 1
Toronto, ON M5K 1A2

TD Wealth & TD Direct Investing¹

Fax: 1-877-725-9525

Email: td.waterhouse@td.com

Mail: Wealth Cares
P.O. Box 5999, Station F
Toronto, ON M4Y 2T1

Your concerns are important to us. We will work hard to address and resolve them for you. Where applicable, a written acknowledgment of your complaint will be sent to you within five business days from receipt.

Our response in Step 2 will summarize your complaint and our findings, and will contain a reminder about escalation options available to you, including Step 3, should your concerns not be addressed to your satisfaction.

If you are not satisfied with the resolution provided in Step 2, you can proceed to Step 3 to escalate your concern to the Senior Customer Complaints Office (an affiliated service that is a voluntary process described in Step 3) and/or the Ombudsman for Banking Services and Investments (OBSI). For residents of Québec, you may proceed to Step 3 to escalate your concern to the Autorité des marchés financiers (AMF).

You may immediately escalate your complaint to the OBSI directly if we do not provide you with a response within 90 days of your complaint. If you wish to escalate your complaint to the OBSI directly, you must do so within 180 days of receiving our response.

If your complaint relates to TD Wealth Private Banking² or TD Wealth Private Trust², you may escalate your concern to the Senior Customer Complaints Office. If you are not satisfied with the response of the Senior Customer

Step 2

Complaints Office or you do not receive a response from the Senior Customer Complaints Office within 56 days of the date your concern was received by the Senior Customer Complaints Office, you may escalate your complaint to the ADR Chambers Banking Ombuds Office (ADRBO).

If your complaint relates to TD Wealth Insurance Services¹, you may escalate your concern to the Senior Customer Complaints Office if you are not satisfied with our response. If you are not satisfied with the response from the Senior Customer Complaints Office, you may escalate your complaint to the OmbudService for Life & Health Insurance (OLHI).

TD Securities Inc.

If you are not satisfied with the resolution provided by your relationship manager, you can contact TD Securities Inc. Compliance at the email address below or proceed directly to Step 3.

Email: TDSINSTEQCOMP@tdsecurities.com

TD Asset Management Inc.

In the event a problem or concern is not resolved with your relationship manager or TDAM associate, it can be escalated to TDAM's Managing Director, Head of Institutional Distribution.

Phone: 1-888-834-6339/ 416-983-0055

Email: inst.info@tdam.com

Mail: TD Asset Management Inc.
161 Bay Street, 34th Floor
Toronto, ON M5J 2T2

If you are not satisfied with the resolution provided by the Managing Director, Head of Institutional Distribution and/or we did not provide you with a response within 90 days of the date you filed your complaint, please proceed to Step 3. For residents of Québec, you may proceed to Step 3 to escalate your concern to the Autorité des marchés financiers (AMF).

If you are not satisfied with the resolution provided in Step 2, please proceed to Step 3.

Step 3

Additional Escalation Options

At Step 3, there are several escalation options that may provide further review of your concern or additional information.

Escalate to the Senior Customer Complaints Office

The Senior Customer Complaints Office is an impartial body within TD responsible for reviewing customer complaints that remain unresolved after the completion of the first two steps of TD's customer problem resolution process.

The Senior Customer Complaints Office will investigate complaints and act as a liaison between customers and all business areas within TD Bank Group in Canada. The Senior Customer Complaints Office is employed by TD Bank Group. While the Senior Customer Complaints Office does not report directly to any business areas in order to protect the office's impartiality, it is not an independent dispute resolution service. The mandate of the Senior Customer Complaints Office is to review your concerns and provide a response that is objective and unbiased.

When escalating to the Senior Customer Complaints Office, please be sure to provide us with your contact information, details of your concerns, and your proposed resolution. You can send your complaints to:

Email: td.scco@td.com

Mail: Attn: Senior Customer Complaints Office
P.O. Box 1, Toronto-Dominion Centre
Toronto, ON M5K 1A2

If you have questions about the Senior Customer Complaints Office's process, or require assistance in escalating your complaint, you can reach us at **1-888-361-0319** or visit our website for more information:

www.td.com/to-our-customers/scco.jsp

Step 3

The use of the Senior Customer Complaints Office is voluntary. The estimated time that the Senior Customer Complaints Office takes to review and provide a response to matters varies; however, complex investigations may take longer to resolve. Please note that statutory limitation periods may continue to run while the Senior Customer Complaints Office reviews a complaint, which could impact the ability to commence a civil action.

For Personal Banking, Business Banking, Lending Services, Private Banking, Private Trust Complaints

You can submit your complaint to ADRBO for review once you have received a response in writing from Senior Customer Complaints Office and wish to escalate, or after 56 days have passed since you raised your complaint in Step 1.

ADR Chambers Banking Ombuds Office (ADRBO)

Website: www.bankingombuds.ca

Phone: 1-800-941-3655

Email: contact@bankingombuds.ca

Mail: 31 Adelaide Street East
P.O. Box 1006
Toronto, ON M5C 2K4

For Insurance

Ombudsman for Life & Health Insurance

Website: www.olhi.ca

Phone: 1-888-295-8112

Mail: 20 Adelaide St. East, Suite 802
P.O. Box 29
Toronto, ON M5C 2T6
Attention: General Manager

General Insurance OmbudService

Website: www.giocanada.org

Phone: 1-877-225-0446

Mail: 4711 Yonge Street, 10th Floor
Toronto, ON M2N 6K8

Escalate in Writing to the Ombudsman for Banking Services and Investments (OBSI)

You may also escalate your complaint to the OBSI if you escalated your concern to the Senior Customer Complaints Office and are not satisfied with the response you received. You must escalate your complaint to OBSI within 180 days after receipt of our Step 2 response. The services of the OBSI are independent of TD and free.

In the case of concerns regarding TD Wealth Management (excluding Private Banking and Private Trust), TD Direct Investing, TD Securities Inc., TD Investment Services Inc., and/or TD Asset Management Inc., you may escalate your complaint to the OBSI directly if you are not satisfied with our Step 2 response or if we do not provide you with a response within 90 days of your complaint.

Ombudsman for Banking Services and Investments (OBSI)

Website: www.obsi.ca

Phone: 1-888-451-4519

Email: ombudsman@obsi.ca

Mail: 20 Queen Street West, Suite 2400
P.O. Box 8
Toronto, ON M5H 3R3

Quebec Residents

If you are a resident of Quebec and you have a concern relating to TD Insurance, TD Investment Services Inc., Private Investment Counsel, TD Wealth Insurance Services, Private Trust, TD Securities Inc. or TD Asset Management Inc., you may have your file transferred directly to the Autorité des marchés financiers (AMF) for review. The contact information for the AMF is listed under the Industry Regulators and Additional Resources section below.

Industry Regulators and Additional Resources

The following independent services may provide you with information and a further review of your complaint. These agencies may contact TD to facilitate their investigation and work toward a resolution.

Financial Consumer Agency of Canada (FCAC)

Website: www.fcac-acfc.gc.ca

Phone: 1-866-461-3222

Mail: 427 Laurier Avenue W, 6th Floor
Ottawa, ON K1R 1B9

Canadian Investment Regulatory Organization (CIRO)

CIRO is carrying on the regulatory functions of the Mutual Fund Dealers Association of Canada and the Investment Industry Regulatory Organization of Canada, and is committed to the protection of investors, providing efficient and consistent regulation, and building Canadians' trust in financial regulation and the people managing their investments.

Website: www.ciro.ca

The Mutual Fund Dealers Association of Canada (MFDA)

Website: www.mfda.ca

Phone: 1-888-466-6332

Email: complaints@mfda.ca

Mail: Attn: MFDA Complaints
121 King Street West, Suite 1000
Toronto, ON M5H 3T9
or fax it to (416) 361-9073

Investment Industry Regulatory Organization of Canada (IIROC)

Website: www.iiroc.ca

Phone: 1-877-442-4322

Email: investorinquiries@iiroc.ca

Mail: 121 King Street West, Suite 2000
Toronto, ON M5H 3T9

Office of the Privacy Commissioner of Canada (OPCC)

Website: www.priv.gc.ca

Phone: 1-800-282-1376

Fax: 1-819-994-5424

Mail: 30 Victoria Street
Gatineau, QC K1A 1H3

Autorité des marchés financiers (AMF)

Website: www.lautorite.qc.ca

Phone: Quebec City: 418-525-0337

Montreal: 514-395-0337

Other Regions: 1-877-525-0337

Mail: 800, square Victoria, 22^e étage
C.P. 246, tour de la Bourse
Montréal, QC H4Z 1G3

To learn more, visit
any branch, call
1-833-259-5980
or visit td.com

TTY
1-800-361-1180



¹ TD Wealth Financial Planning TD Wealth Private Investment Advice and TD Direct Investing are divisions of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank.

² TD Wealth represents the products and services offered by TD Waterhouse Canada Inc., TD Waterhouse Private Investment Counsel Inc., TD Wealth Private Banking (offered by The Toronto-Dominion Bank) and TD Wealth Private Trust (offered by The Canada Trust Company).

³ TD Wealth Insurance Services means TD Waterhouse Insurance Services Inc., a member of TD Bank Group. All insurance products and services are offered by the life licensed advisors of TD Waterhouse Insurance Services Inc. TD Investment Services Inc. is the distributor of TD Mutual Funds at TD Canada Trust. TD Insurance refers collectively to the following insurance companies: Security National Insurance Company, Primum Insurance Company, TD General Insurance Company, TD Home and Auto Insurance Company and TD Life Insurance Company.

⁴The TD logo and other trade-marks are the property of The Toronto-Dominion Bank or its subsidiaries.