



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, be ready to:

- 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.

Personal Banking & Lending Services

For complaints relating to TD Canada Trust:

- Chequing and Saving Accounts
- Overdraft Protection, Credit Cards
- Mortgages, Loans, and Lines of Credit
- TD Mutual Funds, 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

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

Insurance Services

For complaints relating to TD Insurance:

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

Phone: 1-866-361-2311

Wealth Management & Direct Investing Services

To discuss any complaints you have with your TD Wealth accounts, it's best to contact your advisor. If you are unsure how to reach your advisor directly, please call the appropriate number below and an agent will provide you with their contact information.

Financial Planning

Phone: 1-866-646-7888

Private Investment Advice

Phone: 1-866-646-8338

Private Banking, Private Trust,
and Private Investment Counsel

Phone: 1-866-280-2022

For complaints relating to TD Direct Investing:

Phone: 1-800-465-5463

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

Personal 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 193, Toronto, ON M5K 1H6

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 TD Ombudsman's Office. Be sure to have a decision in writing before escalating further.

Wealth Management & Direct Investing Services

(Includes TD Wealth and TD Direct Investing)

Fax: 1-877-725-9525

Email: td.waterhouse@td.com

Mail: Client Complaint Resolution Team,
P.O. Box 5999, Station F, Toronto, ON, M4Y 2T1

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

If you are not satisfied with the resolution provided from Customer Care in Step 2, you can proceed to escalate to the TD Ombudsman's Office (under Step 3), or Ombudsman for Banking Services and Investments (OBSI) or for residents of Québec, the Autorité des marchés financiers (AMF), or other applicable services listed under "Additional Resources".

Step 3: Escalate in writing to the TD Ombudsman's Office

Please review the following information to escalate to the TD Ombudsman's office.

The TD Ombudsman's Office is an independent 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 TD Ombudsman's Office will investigate complaints and act as a liaison between customers and all business areas within TD Bank Group in Canada. The TD Ombudsman's Office is employed by TD Bank Group. While the TD Ombudsman's 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 TD Ombudsman's Office is to review your concerns and provide a response that is objective and unbiased.

Escalations to the TD Ombudsman's Office must be made in writing. 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.ombudsman@td.com

Mail: Attn: Office of the Ombudsman
P.O. Box 1, Toronto-Dominion Centre
Toronto, ON M5K 1A2

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

www.td.com/ombudsman.jsp

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.

For Personal Banking and Lending Complaints

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

You can submit your complaint to ADRBO for review once you have received a response in writing from TD Ombudsman's Office and wish to escalate, or after 90 days have passed since the escalation of your complaint in Step 2.

For Investment Products and Service Complaints Including Mutual Funds

Ombudsman for Banking Services and Investments (OBSI)

Website: www.obsi.ca

Phone: 1-888-451-4519

Email: ombudsman@obsi.ca

Mail: 401 Bay Street, Suite 1505, P.O. Box 5
Toronto, ON M5H 2Y4

You can submit your complaint to OBSI within 180 days from the date of a final response from TD Wealth, TD Direct Investing or TD Investment Services Inc. if you wish to escalate, or after 90 days have passed since the escalation of your complaint in Step 2.

In Québec, the Autorité des marchés financiers (AMF)

If you are a Québec resident and your complaint is still not resolved, you can also ask to have your file transferred to the AMF.

See contact information under “For Insurance Complaints”.

For Insurance Complaints

Ombudsman for Life & Health Insurance

Website: www.olhi.ca

Phone: 1-888-295-8112

Mail: 401 Bay Street, P.O. Box 7
Toronto, ON M5H 2Y4
Attention: General Manager

General Insurance Ombud Service

Website: www.giocanada.org

Phone: 1-877-225-0446

Mail: 10 Milner Business Court, Suite 701
Toronto, ON M1B 3C6

In Québec, the Autorité des marchés financiers (AMF)

If your complaint is still not resolved and you are a Québec resident, you can also ask to have your file transferred to the AMF.

Website: www.lautorite.qc.ca

Phone: Québec City 418-525-0337

Montreal 514-395-0337

Other Regions 1-877-525-0337

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

Industry Regulators

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

The Mutual Fund Dealers Association of Canada (MFDA)

Website: www.mfda.ca

Phone: 1-888-466-6322

Email: complaints@mfda.ca

Mail: 121 King Street West, Suite 1000
Toronto, ON M5H 3T9

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)

See contact information under “For Insurance Complaints”.

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

TTY
1-800-361-1180



TD Direct Investing is a division of TD Waterhouse Canada Inc. 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). TD Investment Services Inc. is the distributor of TD Mutual Funds at TD Canada Trust. TD Insurance refers collectively to the following personal life insurance companies: Security National Insurance Company, Primum Insurance Company, TD General Insurance Company, TD Home and Auto Insurance Company and TD Life Insurance Company.

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