



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

Before you begin:

- Have any supporting documents available
- Think about the resolution you want

For your own security and safety, never send out your account numbers, PINs, usernames, passwords or any other confidential information by email.



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, Business Banking, Lending Services & Financing Services

For complaints relating to TD Canada Trust, including the following offerings, use the toll-free phone number below:

- 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
- TD Auto Finance

Phone: [1-833-259-5980](tel:1-833-259-5980)

mbna

For complaints relating to MBNA, use the contact information below (numbers are toll-free):

Phone: [1-888-876-6262](tel:1-888-876-6262)

TDD/TYY: [1-800-872-5758](tel:1-800-872-5758)

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

Step 1

Insurance Services

For complaints relating to TD Insurance¹, use the contact information below (numbers are toll-free):

Home & Auto Insurance

Phone: [1-866-361-2311](tel:1-866-361-2311)

Home & Auto Claims

Please contact your advisor directly via their direct phone number or email address.

Life & Health

Phone: [1-888-788-0839](tel:1-888-788-0839) Option #1

Small Business Insurance

Phone: [1-855-724-2883](tel:1-855-724-2883)

Travel Insurance

- For Sales and Policy Administration-related complaints, please call our administrator CanAm Insurance Services (2018) Ltd. at [1-833-962-1143](tel:1-833-962-1143).
- For Claims-related complaints, please call our administrator Global Excel Management Inc. at [1-833-962-1140](tel:1-833-962-1140).

For any travel insurance-related complaint, your first step will be to communicate your complaint to our administrator:

- Speak to one of the licensed representatives about your concern.
- If a licensed representative cannot resolve your issue, it will be escalated to a supervisor to assist.

TD Investment Services Inc.²

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 toll-free number below and you will be directed accordingly:

TD Wealth Financial Planning³

Phone: [1-866-646-7888](tel:1-866-646-7888)

TD Wealth Private Investment Advice³

Phone: [1-844-321-7101](tel:1-844-321-7101)

TD Wealth Private Banking⁴

Phone: [1-833-259-5980](tel:1-833-259-5980)

TD Wealth Private Trust⁴

Phone: [1-866-854-2440](tel:1-866-854-2440)

TD Wealth Private Investment Counsel⁴

Please contact your Portfolio Manager directly.

TD Wealth Insurance Services⁵

Phone: [1-888-992-4245](tel:1-888-992-4245)

TD Direct Investing³

If your account is self-directed, please contact us via the toll-free phone number or email address below:

Phone: [1-800-465-5463](tel: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

Step 2

TD Global Investment Solutions (TDGIS)⁶

If you are an institutional client of TD Asset Management Inc., and have a concern relating to services you have received from TDGIS, please contact your Relationship Manager or an associate directly.

Where required, a written acknowledgment of your complaint will be sent to you typically within five (5) business days from receipt of your complaint. Where required, we will send you a written notification of the outcome of the investigation once the complaint has been investigated.

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 using the following toll-free number, email or mailing address.

Personal Banking, Business Banking, Lending Services & Financing Services

(Includes TD Canada Trust, TD Auto Finance and TD Private Banking)

Phone: [1-888-661-9029](tel: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](tel:1-877-405-6262)

Email: customerrelations@td.com

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

For MBNA complaints related to insurance:

Phone: [1-877-734-1288](tel: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](tel:1-877-734-1288)

Email: tdinscc@td.com

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

TD Investment Services Inc.

Phone: [1-888-661-9029](tel: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 Wealth⁴ & TD Direct Investing³

Email: td.waterhouse@td.com

Mail: TD Wealth Cares
79 Wellington Street W., 5th Floor
Toronto, ON M5K 1A2

Fax: [416-982-2452](tel:416-982-2452)

Your concerns are important to us. We will work hard to address and resolve them for you. Where required, a written acknowledgment of

Step 2

your complaint will be sent to you within five (5) business days of the date we receive your complaint.

In addition to acknowledging your complaint in writing, we will also provide a substantive response in writing within 90 days of the date we receive your complaint. In some cases, we are required to provide a substantive response in writing within 56 days or 60 days.

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

If your complaint relates to TD Wealth Private Banking⁴, you have up to 180 days to submit your complaint to OBSI for review once you have received a response in writing from Senior Customer Complaints Office (SCCO) and wish to escalate, or after 56 days have passed since you raised your complaint in Step 1.

For residents of Quebec, you may also proceed to Step 3 to escalate your concern to the Autorité des marchés financiers (AMF). You may request your complaint record be examined by the AMF at any time.

If your complaint relates to TD Wealth Insurance Services⁵, 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). Contact information for the OLHI is provided in Step 3.

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 Global Investment Solutions

In the event a problem or concern is not resolved with your Relationship Manager or an Associate, it can be escalated to the Managing Director, Head of Institutional Distribution via the contact information below:

Phone: [1-888-834-6339](tel:1-888-834-6339) / [416-983-0055](tel:416-983-0055)

Email: inst.info@tdam.com

Mail: TD Global Investment Solutions
161 Bay Street, 30th 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 (within 60 days for Quebec residents) from the date you filed your complaint, please proceed to Step 3. Step 3 describes escalation paths to the Senior Customer Complaints Office, to the Ombudsman for Banking Services and Investments (OBSI), and, for Quebec residents, 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

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. 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 the contact information below (number is toll-free):

Email: td.scco@td.com

Telephone: [1-888-361-0319](tel:1-888-361-0319)

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

Website: www.td.com/ca/en/about-td/customer-care/senior-customer-complaints-office

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.

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

The services of the OBSI are independent of TD and free. You may contact the OBSI using the contact information below:

Ombudsman for Banking Services and Investments (OBSI)

Website: <https://www.obsi.ca/en/>

Phone: [1-888-451-4519](tel:1-888-451-4519)

Email: ombudsman@obsi.ca

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

For Personal Banking, Business Banking, Lending Services, Financing Services & TD Private Banking Complaints

You can submit your complaint to the OBSI 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.

Step 3

For TD Wealth (excluding Private Banking), TD Direct Investing, TD Securities Inc., TD Investment Services Inc., & TD Global Investment Solutions Complaints

If you wish to escalate your complaint to the OBSI directly, you must do so within 180 days of receiving our Step 2 response. You may immediately escalate your complaint to the OBSI directly if we do not provide you with a response within the timeframe stated in our acknowledgment of your complaint.

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.

For Insurance Complaints

OmbudService for Life & Health Insurance (OLHI)

Website: www.olhi.ca

Phone: [1-888-295-8112](tel:1-888-295-8112)

Mail: 2 Bloor Street West, Suite 700
Toronto, ON M4W 3E2

General Insurance OmbudService

Website: www.giocanada.org

Phone: [1-877-225-0446](tel:1-877-225-0446)

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

For Quebec Residents

If you are a resident of Quebec and you have a concern relating to the following:

- TD Insurance
- TD Investment Services Inc.
- TD Wealth
- TD Securities Inc.
- TD Global Investment Solutions

- A product issued by The Canada Trust Company or TD Mortgage Corporation (chequing accounts, savings accounts, registered accounts or GICs)
- A registered product for which The Canada Trust Company is the trustee

The following will apply:

- Your complaint will follow the complaint handling process as outlined in this brochure or on our website for the specific product or service. If you require assistance in lodging your complaint, you can contact us toll-free at [1-833-259-5980](tel:1-833-259-5980). For further information on the processing of your complaint, you may contact Customer Care by phone toll-free at [1-888-661-9029](tel:1-888-661-9029) or email at customer.care@td.com
- You will receive a response from us within 20 days verbally or within 60 days of receipt of your complaint (90 days in exceptional circumstances) in writing which sets out our final position and provides escalation options available to you.
- You may request to have your complaint examined by the Autorité des marchés financiers (AMF) at any time. You can file your complaint and obtain more information at the website listed under the Industry Regulators and Additional Resources section below.

Industry Regulators & Additional Resources

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)

Website: <https://www.obsi.ca/en/>

Phone: [1-888-451-4519](tel:1-888-451-4519)

Email: ombudsman@obsi.ca

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

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: <http://www.canada.ca/fcac>

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone:

For service in English: [1-866-461-FCAC \(3222\)](tel:1-866-461-FCAC)

For service in French: [1-866-461-ACFC \(2232\)](tel:1-866-461-ACFC)

For calls from outside Canada: [613-960-4666](tel:613-960-4666)

Teletypewriter (TTY): [1-866-914-6097](tel:1-866-914-6097) / [613-947-7771](tel: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 <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:

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

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.

Canadian Investment Regulatory Organization (CIRO)

CIRO is the national self-regulatory organization that oversees all investment dealers, mutual fund dealers and trading activity on Canada's debt and equity marketplaces.

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

Phone: [1-877-442-4322](tel:1-877-442-4322)

Email: info@ciro.ca

Mail: 40 Temperance Street, Suite 2600
Toronto, ON M5H 0B4

Office of the Privacy Commissioner of Canada (OPCC)

Website: www.priv.gc.ca

Phone: [1-800-282-1376](tel:1-800-282-1376)

Fax: [1-819-994-5424](tel:1-819-994-5424)

Mail: 30 Victoria Street
Gatineau, QC K1A 1H3

Autorité des marchés financiers (AMF)

Website: www.lautorite.qc.ca/en/general-public/assistance-and-complaints

Phone: Québec City: [418-525-0337](tel:418-525-0337)

Montréal: [514-395-0337](tel:514-395-0337)

Other Regions: [1-877-525-0337](tel:1-877-525-0337)

Mail: 800, rue du Square Victoria, bureau 2200
Montréal, QC H3C 0B4

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

TTY
1-800-361-1180



¹ 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, and to the following agencies: Meloche Monnex Insurance and Financial Services Inc., TD Insurance Direct Agency Inc., TD Assurance Agency Inc., Canam Insurance Services (2018) for TD Insurance Travel Insurance Distributing Firm.

² TD Investment Services Inc. is the distributor of TD Mutual Funds at TD Canada Trust.

³ 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.

⁴ 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).

⁵ 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.

⁶ TD Asset Management Inc. ("TDAM") is a wholly-owned subsidiary of The Toronto-Dominion Bank. TD Global Investment Solutions is a tradename under which TDAM offers its institutional asset management products and services.

⁷The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.