

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

In Person: visit one of our branches

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 Client Group

(Includes 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

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 Step 3 to escalate to TD's Office of the Ombudsman. Be sure to have a decision in writing before escalating further.

Step 3: Escalate in writing to the TD Ombudsman

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

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 does not report directly to any of these business areas in order to be impartial in addressing customer complaints.

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 Ombudsman'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

If you require further assistance after the decision of the TD Ombudsman, 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's Ombudsman 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, Wealth Management & Direct Investing Services)

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

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 OmbudService

Website: www.giocanada.org

Phone: 1-877-225-0446

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

Autorite des marchés financiers In Quebec, the Autorité des marchés financiers (AMF)

If your complaint is still not resolved and you are a Quebec resident, you can also ask to have your file transferred to the 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, 22e étage
C.P. 246, tour de la Bourse
Montréal (Québec) H4Z 1G3

Industry Regulators

Financial Consumer Agency of Canada

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 Assoc. of Canada

Website: www.mfda.ca

Phone: 1-888-466-6332

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

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

TTY

1-800-361-1180



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