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 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.

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 505, 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 marches 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. See contact information under “For Insurance Complaints”.

For Investment Complaints Ombudsman for Life & Health Insurance Website: www.ochi.ca Phone: 1-888-295-8112 Mail: 401 Bay Street, P.O. Box 7 Toronto, ON M5H 2Y4 Attention: General Manager

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 Personal Banking and Lending Complaints ADR Chambers Banking Ombuds Office (ADRBO) Website: www.adrbo.com Phone: 1-800-941-3653 Email: contact@adrbo.com Mail: 31 Adelaide Street East, P.O. Box 1006 Toronto, ON MSC 3K4

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.

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

ADRB Chambers Banking Ombuds Office (ADRBO) Website: www.adrbo.com Phone: 1-800-941-3653 Email: contact@adrbo.com Mail: 31 Adelaide Street East, P.O. Box 1006 Toronto, ON MSC 3K4

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.

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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.

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For Insurance Complaints Ombudsman for Life & Health Insurance Website: www.ochi.ca Phone: 1-888-295-8112 Mail: 401 Bay Street, P.O. Box 7 Toronto, ON M5H 2Y4 Attention: General Manager

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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.
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:
- Chequeing 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 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

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
For complaints relating to TD Direct Investing Services:
Phone: 1-866-646-7888
Private Investment Advice
Phone: 1-866-646-8339
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 3: To escalate further
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
(Provides: 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, M5K 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 (OBSII) or for residents of Quebec, the Autorité des marchés financiers (AMF), or other applicable services listed under “Additional Resources”.

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 escalate to the TD Ombudsman’s Office for residents of Quebec, the Autorité des marchés financiers (AMF), or other applicable services listed under “Additional Resources”.

To learn more, visit any branch, call 1-833-259-5980 or visit td.com
TTY 1-800-361-1180

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