

**JPMorgan Chase Bank N.A. – Toronto Branch
(the “Bank”)**

Commercial Banking Client Complaint Process

Introduction

The operations of the Bank are commercial in nature and do not involve the retail public. However, these procedures have been developed to meet the requirements of the Canadian *Bank Act* for handling and reporting complaints made by clients of the Bank if the need arises.

Procedures for Client Complaints

1. If you have a complaint, please notify your main contact at the Bank as soon as the problem arises, by phone or email.
2. If you are not satisfied with the solution offered to you by your first point of contact at the Bank, you can ask that person to elevate your complaint to their manager.
3. We will respond to your complaint with a substantive written response within 90 days from the day that the complaint is received by your main contact at the Bank. If the resolution of your complaint could be delayed beyond that 90 day period we will notify you of the potential delay and the reason(s) for the delay.
4. If our response to your complaint is delayed beyond 90 days from the day that it is received by your main contact at the Bank, or if you are not satisfied with the solution offered to you by the Bank, you may escalate your complaint to the Bank’s external complaints body, the Ombudsman for Banking Services and Investments (“**OBSI**”) at:

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

Telephone: 1-888-451-4519

Email: ombudsman@obsi.ca

5. If you refer your complaint to OBSI, the Bank will provide OBSI with a copy of all information in its possession or control that relates to the complaint without delay after the Bank is notified that the complaint has been received by OBSI.

Financial Consumer Agency of Canada (FCAC)

The FCAC supervises all financial institutions, including the Bank, to ensure compliance with federal consumer protection laws and with industry voluntary codes of conduct. If you have a complaint regarding a violation of a consumer protection law or a code of conduct by the Bank you may contact the FCAC as follows:

Mail: FCAC
427 Laurier Ave., West, 6th Floor
Ottawa, ON K1R 1B9

Website: www.fcac-acfc.gc.ca