Complaints

We aim for the highest standards of service and conduct. Whether you are a customer or someone from the general public, we take any expression of dissatisfaction seriously.

Should you wish to make a complaint, this document clarifies how to go about doing so. You should expect to be treated fairly and impartially. You should also expect reasonable efforts on our part to resolve your complaint as quickly as possible.

How?

There are no formal rules restricting how you may make a complaint. You may do so:

- Verbally, which includes in person, over the phone, by video conference. or
- In writing, which includes by letter, e-mail, chat.

You aren't required to have a business relationship with us. You may even do so anonymously.

To whom?

You have four options. Whichever pathway, our employees know how to handle your complaint, in line with customer service standards and regulatory requirements. You may address your complaint to:

1. Your usual contact person and/or Relationship Manger
2. Their supervisor
3. Email:
    - **Ireland** SIDAC.Compliance@scotiabank.ie
    - **United Kingdom:** loncomplaints@scotiabank.com
    - **United States:** USComplaintCoordinator@scotiabank.com
    - **Other:** GBM.Complaints@scotiabank.com
4. In writing to the relevant compliance contact below

Local Addresses for Mailing a Written Complaint (Option 4)	
Canada Scotiabank Compliance 4 King Street West, 12th Floor Toronto ON M5H 1A1	**United States of America** Scotiabank Compliance 250 Vesey Street New York, NY 10281 U.S.A.
Australia Scotiabank Compliance	**Brazil** Scotiabank Brazil S.A. Banco Multiplo Compliance

Suite 2, Level 44, Governor Phillip Tower, 1 Farrer Place Sydney NSW 2000, Australia	Av. Brigadeiro Faria Lima, 2277, 7th floor, São Paulo – SP, Brasil | 01452-000
Chile Scotiabank Chile S.A. Compliance Parque Titanium – Avenida Costanera Sur 2710, Torre A, Piso 11, Las Condes, Santiago, Chile	**China** Scotiabank Compliance Guangzhou Branch Unit 1503, Tower A, Center plaza, 161 Linhexi Road, Guangzhou P.R. China 510620 Shanghai Branch Unit 2904 Jin Mao Tower, No.88 Century Boulevard, Shanghai P.R.China 200121
Colombia Scotiabank Colpatria S.A. Compliance Cra 7 N° 114 – 33, Piso 9 y 16 Torre Scotiabank Bogotá, Colombia	**Hong Kong** Scotiabank Compliance Suite 2101, Central Tower 28 Queen’s Road Central, Hong Kong.
India Scotiabank Compliance Customer Grievance Handling Officer Ground Floor, Mittal Tower "B" Wing Nariman Point, Mumbai, India 400 021	**Ireland** Scotiabank Compliance Three Park Place, Hatch Street Upper, Dublin 2, Ireland, D02 FX65
Japan Scotiabank Compliance Scotia Securities Asia Limited, Tokyo Branch Pacific Century Place 31F Marunouchi 1-11-1, Chiyoda-ku, Tokyo 100-6231	**Mexico** Scotiabank Inverlat S.A. Compliance Blvd. M. Ávila Camacho No. 1 Piso 1 Col. Lomas de Chapultepec México D.F. 11009
Peru Scotiabank Perú SAA Compliance Torre Sura. Rep de Panamá 3411 3435 - piso 9, San Isidro, Lima, Perú.	**Singapore** Scotiabank Compliance 1 Raffles Quay, #20-01, North Tower Singapore 048583
United Kingdom Scotiabank Compliance 201 Bishopsgate, 6th Floor London EC2M 3NS United Kingdom	

In Canada, you also have the option to escalate your complaint, as follows:

Contact the Escalated Customer Concerns Office (ECCO)

If your complaint is not resolved after 14 days, it will be escalated to the Escalated Customer Concerns Office (ECCO) You may also request escalation at any time during the 14 days or if you are dissatisfied with the response provided. Upon escalation, a communication will be sent informing you of the updated point of contact.

We aim to resolve each case as quickly as possible; however, should this exceed 56 days, you will receive a notification. When your case is concluded at the ECCO, you will be sent communication outlining the Bank's response.

E-mail: escalatedconcerns@scotiabank.com
Mail: Scotiabank, Escalated Customer Concerns Office
44 King Street West Toronto, ON M5H 1H1
Telephone: English 1-877-700-0043 (in Toronto 416-933-1700)
French 1-877-700-0044 (in Toronto 416-933-1780)

Still not Resolved?
Contact the Customer Complaints Appeals Office (CCAO)

If you are not satisfied following the investigation by the Escalated Customer Concerns Office, you may submit your complaint in writing to the Customer Complaints Appeals Office (CCAO). The CCAO provides an impartial review of customer complaints upon request of the customer.

We aim to resolve each case as quickly as possible; however, should this exceed 56 days, you will receive a notification. When your case is concluded at the CCAO, you will be sent communication outlining the Bank's response.

E-mail: ccao@scotiabank.com
Mail: Customer Complaints Appeals Office
44 King Street West Toronto, ON M5H 1H1
Phone: 1-800-785-8772

Complaint Handling Policy
We maintain an internal Global Complaints Policy, which governs our practices, including complaint handling. Complaints are handled in accordance with the regulatory requirements where we operate. Where appropriate, receipt of complaints is acknowledged in writing, in addition to the response following our investigation.

Regulators and External Complaint Bodies
Depending on jurisdiction, you may be able to escalate a complaint directly to the relevant regulator or external complaints body. Further information for these bodies may be found below, by jurisdiction.

Canada

- Canadian Investment Regulatory Regulation
- Montreal Exchange

- Ontario Securities Commission[1]
- Ombudsman for Banking Services and Investments (OBSI)

  The Ombudsman for Banking Services and Investments (OBSI) has been designated as the single external complaints body for banking in Canada. OBSI is responsible for providing a fair and impartial review of unresolved banking complaints.

  You may choose to contact OBSI if there has been no response from Scotiabank within 56 days of your complaint or if you are not satisfied with the outcome provided by the Customer Complaints Appeals Office (CCAO).

  Web site: https://www.obsi.ca
  E-mail: ombudsman@obsi.ca
  Mail: Ombudsman for Banking Services and Investments
  (OBSI) 20 Queen Street West, Suite 2400
  P.O. Box 8
  Toronto, Ontario M5H 3R3
  Phone: 1-888-451-4519
  Fax: 1-888-422-2865

- 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)
  Web site: https://www.obsi.ca

  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.

  Web site: www.canada.ca/fcac
  Online form: https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html
  Mail: Financial Consumer Agency of
  Canada 427 Laurier Avenue West, 5th Floor
  Ottawa ON K1R 7Y2

[1] Or other provincial or territorial securities regulators, as applicable

Phone: For service in English: 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666
Teletypewriter (TTY): 1-866-914-6097 / 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.

United States of America

- The Financial Industry Regulatory Authority
- The Securities & Exchange Commission
- The Commodity Futures Trading Commission
- The National Futures Association

Australia

- Australian Prudential Regulatory Authority
- Australian Securities and Investments Commission

Chile

- Comision para el Mercado Financiero de Chile
- Servicio Nacional del Consumidor

China

- The People's Bank of China
- State Administration of Foreign Exchange
- National Administration of Finance Regulation

Colombia

- Superintendencia Financiera de Colombia
- Autorregulador del Mercado de Valores de Colombia

Brazil

- Central Bank of Brazil
- CVM- Comissão de Valores Mobiliários

Hong Kong

- Hong Kong Monetary Authority
- Hong Kong Securities & Futures Commission

If you're dissatisfied with the resolution of your complaint, you may be entitled to pursue the matter further with the Financial Dispute Resolution Centre.

India

- Reserve Bank of India
- Securities & Exchange Board of India

Ireland

- Central Bank of Ireland

You may have a right of complaint to the Financial Services and Pensions Ombudsman if you are a trustee of a pension scheme, a Professional Client or an Eligible Counterparty.

Japan

- Japan Securities Dealers Association, with mediation of disputes outsourced to FINMAC
- Kanto Financial Bureau

Mexico

- Comisión Nacional Bancaria y de Valores

Peru

- Superintendencia del Mercado de Valores
- Superintendencia de Banca, Seguros y AFP

Singapore

- Monetary Authority of Singapore

United Kingdom

- Financial Conduct Authority

If you are an Eligible Complainant as defined by the Financial Conduct Authority, you may fall under the jurisdiction of the Financial Ombudsman Service.