



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:
 - o **Ireland** SIDAC.Compliance@scotiabank.ie
 - o **United Kingdom:** loncomplaints@scotiabank.com
 - o **United States:** USComplaintCoordinator@scotiabank.com
 - o **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, 12 th 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 Colpatría 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, 6 th 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

- [Investment Industry Regulatory Organization of Canada](#)
- [Montreal Exchange](#)

- [Ontario Securities Commission](#)¹
- [Ombudsman for Banking Services and Investments \(OBSI\)](#)
 - If your complaint is eligible for investigation by the Ombudsman for Banking Services and Investments (OBSI) and:
 - Scotiabank has exhausted the 56 calendar day prescribed period for dealing with the eligible complaint; or
 - You are not satisfied with the resolution offered by the CCAO
 You have 180 calendar days to submit your complaint to the OBSI after receiving Scotiabank's final response, or in the alternative, if 56 calendar days have passed since you made the complaint.
 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
 - E-mail: ombudsman@obsi.ca
- [Financial Consumer Agency of Canada \(FCAC\)](#)
 - The FCAC does not resolve individual customer complaints, but if you believe that your complaint relates to a violation of a federal consumer protection law, you may submit your complaint to:
 - Financial Consumer Agency of Canada
 427 Laurier Avenue West, 6th Floor
 Ottawa ON K1R 1B9
 Telephone: 1-866-461-3222
 Fax: 1-866-814-2224 / 1-613-941-1436

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](#)

¹ Or other provincial or territorial securities regulators, as applicable

Brazil

- [Central Bank of Brazil](#)
- [CVM- Comissão de Valores Mobiliários](#)

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](#)

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](#).