

For a trust-based relationship

Complaint settlement



At National Bank, your satisfaction is a priority. That's why we've developed a simple and efficient process for settling complaints.¹

Do you have a complaint about our products and services?

Here's how to contact us:

First Step

Contact your branch or service centre

In the vast majority of cases, your complaint can be resolved quickly by contacting a customer service representative directly at your branch or service centre, by phone, or in writing.

If your complaint involves a business account, please contact your assigned Account Manager. If you don't have an assigned Account Manager, our Business Central team will be pleased to assist you.

What to expect

Upon receipt of your complaint, regardless of the channel you used to contact us, we will send you an acknowledgment of receipt confirming the date we began examining your complaint.

At your request, we will provide complete, up-to-date information about your complaint. We will notify you when we have completed our analysis of your complaint.

¹ This pamphlet and the process it describes only apply to products and services offered by National Bank. For more information on the products and services covered by this complaint settlement process, go to nbc.ca, scroll down to the "Complaint settlement" section at the bottom of the page or call 1-888-835-6281 (if you are a Personal client) or 1-866-444-1379 (if you are an Advisor Banking Services client).

Second Step

Client Complaint Appeal Office

If the person or department you submitted your complaint to is unable to resolve it within 14 calendar days,² it will be automatically forwarded to our Client Complaint Appeal Office without any action on your part being required.

If you received a response within the specified timeframe but your complaint was not resolved

to your satisfaction, please call or email the Client Complaint Appeal Office:

Phone: 1-888-300-9004 or 514-394-8655

Website: nbc.ca

Email: complaintappeal@nbc.ca

At your request, the Client Complaint Appeal Office will provide complete, up-to-date information about your complaint. It will communicate its decision in writing within 56 calendar days of the receipt of your original complaint (first step).

Other avenues of recourse

External complaints body

If you are not satisfied with the decision of the Client Complaint Appeal Office or if it was unable to resolve your complaint within 56 calendar days, you can submit your complaint to the external complaints body affiliated with National Bank:

Ombudsman for Banking Services and Investments (OBSI)

20 Queen Street West, Suite 2400

P.O. Box 8

Toronto, ON M5H 3R3

Phone: 1-888-451-4519

Fax: 1-888-422-2865

Website: obsi.ca

Email: ombudsman@obsi.ca

The Financial Consumer Agency of Canada

At any time, if you have a complaint regarding a possible failure to respect the provisions relating to consumers prescribed by the federal legislation that governs banks or trust and loan companies, or the provisions of a public commitment or a voluntary code, you can contact:

The Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor

Ottawa, Ontario K1R 1B9

Phone: 1-866-461-3222

Website: acfc-fcac.gc.ca

1 Calendar day: Any day in the calendar year running from January 1 to December 31, including holidays.



For more information on National Bank's complaint settlement process, go to nbc.ca and scroll down to the "[Complaint settlement](#)" section at the bottom of the page.

514-394-4494 (Montreal area)

1-844-394-4494 (toll-free)

1-866-444-1379 (Advisor Banking Services)



Less paper, same information.

Our documents are evolving to make your daily life easier and reduce our paper consumption.

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