

# JPMorgan Canada Complaint Handling Procedures

These Complaint Handling Procedures have been developed to address complaints made to JPMorgan Chase Bank, N.A., Toronto Branch and J.P. Morgan Bank Canada (collectively "JPMorgan Canada"). JPMorgan Canada is committed to complying with all applicable laws and regulatory requirements, dealing with complaints in a timely and fair manner and providing resolution as appropriate, and offering excellent customer experience.

## Process for Complaints

### Step 1: Contact your Relationship or Client Service Manager

If you are not satisfied with a product or service that we offer or provide, or the way we provide it, please notify your Relationship Manager or Client Service Manager.

Once we receive your complaint, we will provide you with a written acknowledgment of receipt, together with a copy of these procedures.

### Step 2: Contact JPMorgan Canada Complaint Department

If you are not satisfied with the resolution, let us know! You can request that your complaint be escalated to the JPMorgan Canada complaint department for further review at:

Email: [canada.complaints@chase.com](mailto:canada.complaints@chase.com)

Mail: 66 Wellington Street West  
Suite 4500, TD Bank Tower  
Toronto, Ontario M5K 1E7  
Attn: Canadian complaint liaison contact

### Step 3: Contact the Ombudsman for Banking Services and Investment \*\*

If your complaint has not been resolved within the 56 days or we have not closed the complaint and we have not issued a decision, you may refer your complaint to the Ombudsman for Banking Services and Investments (OBSI), an independent body appointed to resolve disputes between financial institutions and their clients and/or the Financial Consumer Agency of Canada (FCAC), at:

## Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400, P.O. Box 8  
Toronto, Ontario M5H 3R3

Tel: 888-451-4519 or 416-287-2877

TTY: 844-358-3442

Fax: 888-422-2865 or 416-225-4722

Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

Website: [www.obsi.ca/en/index.aspx](http://www.obsi.ca/en/index.aspx)

If you refer your complaint to OBSI, we will provide OBSI with a copy of the relevant information relating to your complaint after OBSI notifies us that it has received the complaint.

## Step 4: Financial Consumer Agency of Canada \*\*

The FCAC supervises all federal financial institutions, including JPMorgan Canada, to ensure compliance with federal consumer protection laws and with industry consumer provisions and voluntary codes of conduct.

You may contact the FCAC at:

### Financial Consumer Agency of Canada

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

Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

## Office of the Privacy Commissioner of Canada \*\*

If you have a complaint about possible mishandling of your personal information, you have the right to raise that complaint at any time with the Office of the Privacy Commissioner of Canada.

### Notification Officer

### Office of the Privacy Commissioner of Canada

30 Victoria Street  
Gatineau, Quebec  
K1A 1H3

Tel: 1-800-282-1376

TTY Telephone: (819) 994-6591

Website: [www.priv.gc.ca/](http://www.priv.gc.ca/)

\*\* The external agency may change their contact information, including mailing address, telephone, website and/or email.