

Resolving your complaints

RESOLVING YOUR COMPLAINTS

CWB¹ must adhere to certain standards in dealing with the public. These standards include how we handle client complaints.

We take your complaints seriously. We will handle them fairly and appropriately, and always endeavour to provide you with a high standard of service. We value your opinion and encourage you to tell us if you think we have been unsuccessful in dealing with you properly and fairly in any aspect of our business.

We are committed to resolving your complaints within 56 days² from the day you first notify us. Learn more about the steps in our complaint resolution process below.

STEP
1

BANKING CENTRE OR BUSINESS AREA

We encourage clients to raise questions or concerns with their banking centre or business area as soon as they arise. Each location is supported by a leader with the decision-making authority to resolve most concerns.

Our banking centres and business areas strive to resolve concerns within 14 days².

You may raise concerns directly, or escalate your concern at any time, to CWB Financial Group's Complaints Handling Office. See step 2.

STEP
2

COMPLAINTS HANDLING OFFICE

If your local banking centre or business area is unable to resolve your concern within 14 days², it will automatically be escalated to CWB Financial Group's Complaints Handling Office (CHO). You may also raise concerns directly to the CHO.

The CHO is dedicated to investigating and resolving client concerns, and is the first level of escalation in our complaints handling process.

You may contact the CHO directly at any time to get an update on the status of your concern.

CWB Financial Group Complaints Handling Office

Canadian Western Bank
3000, 10303 Jasper Avenue
Edmonton Alberta T5J 3X6
Toll free: 1.888.423.8854
Fax: 780.423.8897
Email: concerns@cwbank.com

STEP
3

OFFICE OF CONCERN RESOLUTION

If the CHO does not provide a satisfactory resolution, you may contact CWB Financial Group's Office of Concern Resolution (OCR).

The OCR is dedicated to providing an objective review of unresolved or complex concerns, and is the second level of escalation in our complaints handling process.

CWB Financial Group Office of Concern Resolution

Canadian Western Bank
3000, 10303 Jasper Avenue
Edmonton Alberta T5J 3X6
Toll free: 1.888.423.8854
Email: ocrresolution@cwbank.com

STEP
4

OMBUDSMAN FOR BANKING SERVICES AND INVESTMENTS

If your concern is not resolved within 56 days² from the day you first notified us, or if the final response provided by the OCR is not satisfactory, you may then contact the Ombudsman for Banking Services and Investments (OBSI).

OBSI is an organization independent of the financial services industry which provides impartial dispute review and resolution services to consumers.

Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400
P.O. Box 8
Toronto Ontario M5H 3R3
Toll-free: 1.888.451.4519
Toll-free fax: 1.888.422.2865
Email: ombudsman@obsi.ca
Web: obsi.ca

CONTACT INFORMATION FOR OTHER CWB FINANCIAL GROUP BUSINESS

AREAS AND PARTNERS

CWB Trust Services

Tel: 604.685.2081
Toll-free: 1.800.663.1124
Email: informationservices@cwbank.com

Motive Financial

Toll-free: 1.877.441.2249
Email: info@MotiveFinancial.com

CWB Optimum Mortgage

Toll-free: 1.866.441.3775
Outside of Canada: 1.780.423.9748
Email: customer.service@cwbank.com

For concerns about investments purchased through a deposit broker representing CWB:

Deposit Processing Centre

Toll-free: 1.800.663.1000
Web: cwbdepositbroker.com

If you have a concern about a CWB Business Visa* issued by Collabria, in addition to speaking to your banking centre, you may contact:

Collabria

Toll-free: 1.855.341.4643
Email: info@collabriacreditcards.ca

If you have a concern about a CWB Personal Mastercard® issued by BRIM, you may contact:

Customer Support

Toll-free: 1.888.252.420
Collect call: 1.647.252.4202

The CWB Financial Group of companies is committed to taking client complaints seriously, handling them appropriately, and always strives to achieve a high standard of customer service. If we have been unsuccessful in achieving that high standard in any aspect of our business, we want to know, so we can make things right and do better next time.

FINANCIAL CONSUMER AGENCY OF CANADA

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions like CWB to ensure we comply with federal consumer protection laws. The FCAC also educates customers and monitors industry codes of conduct and public commitments designed to protect your consumer interests.

At CWB, we must comply with a number of consumer laws designed to protect you. For example, we will provide you with information about our complaint handling procedures, proper notice of banking centre closures that affect you, and information about interest rates and fees when you open an account.

If you have a concern regarding potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor

Ottawa Ontario K1R 1B9

Toll-free: 1.866.461.3222

(en français 1.866.461.2232)

Toll-free fax: 1.866.814.2224

Web: canada.ca/en/financial-consumer-agency.html

The FCAC will determine whether there is a problem with our compliance, and if so, what corrective measure we need to take. The FCAC does not become involved in matters of redress.

1. CWB includes Canadian Western Bank, Motive Financial, Optimum Mortgage, Equipment Financing, Franchise Finance, and CWB Trust Services.

2. Calendar days

© Canadian Western Bank, CWB, and the "W & Maple Leaf" logo, are registered trademarks of Canadian Western Bank.

* Visa is a registered trademark of Visa International Service Association.

© Mastercard is a registered trademark of Mastercard International Inc.