



RESOLVING CUSTOMER COMPLAINTS

If you have a complaint, we encourage you to let us know and give us the opportunity to resolve your concerns.

This document outlines MCAN Mortgage Corporation's Complaint Resolution Process for customers in Canada. It is designed to put you in touch with the people who can help.

Step 1 – Contact MCAN's **Client Service Centre** at 1-800-387-9096.

Step 2 – If your complaint is unresolved after following Step 1, you may escalate to **MCAN's Vice President, Investments:**

MCAN Mortgage Corporation
Attention: Vice President, Investments
Suite 400, 200 King St W
Toronto, ON M5H 3T4
Tel: 416-591-5205
Fax: 416-598-4142

Step 3 - If your complaint is unresolved after following Steps 1 and 2, you may escalate to **MCAN's Chief Compliance Officer:**

MCAN Mortgage Corporation
Attention: Chief Compliance Officer
Suite 400, 200 King St W
Toronto, ON M5H 3T4
Tel: 416-591-5214
Fax: 416-598-4142

Step 4 – If your complaint is still unresolved, it is your right to bring your case to the **Ombudsman for Banking Services and Investments** at:

401 Bay Street
Suite 1505
P.O. Box 5
Toronto, ON M5H 2Y4
Tel: 1-888-451-4519
Fax: 1-888-422-2865
E-mail: ombudsman@obsi.ca
Web site: <http://www.obsi.ca>

At any time during this process, you have the right to contact the **Financial Consumer Agency of Canada** at:

Enterprise Building, 6th Floor
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9
Tel: 1-866-461-3222 (English)
Tel: 1-866-461-2232 (French)
Fax: 1-866-814-2224
Web site: <http://www.fcac-acfc.gc.ca>

A copy of MCAN Mortgage Corporation's Complaint Procedures Policy can be obtained:

1. in written form at 200 King Street West, Suite 400, Toronto, Ontario M5H 3T4;
2. on MCAN's website at www.mcanmortgage.com, under "Term Deposits"; or
3. in written form, by contacting Sylvia Pinto, the Chief Compliance Officer of MCAN, at spinto@mcanmortgage.com, (tel.) (416) 591-5214.