

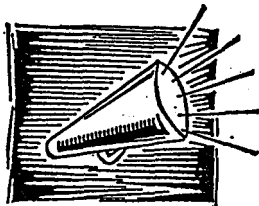
## When You Have Complaints...

This message reflects our attitude and response to our customers' concerns. We would like you to know that we welcome your complaints. It is an opportunity for us to improve our services, procedures and policies.

If you encountered a problem with our service, we want to know about it. In this brochure, we have outlined the steps you can take to make your concerns known and to obtain a resolution.

## What Can You Do?

**1** If you have a complaint or concern, the first place to make it known is at your branch. Our staff are trained to do everything they can to set things right and to respond to complaints promptly. In most cases, the Customer Service Representative should be able to resolve the problem; if not, he or she will call upon a Supervisor. If the problem is not settled to your satisfaction, you should ask to speak to the Branch Manager, who will undertake further investigation and action.



**2** Sometimes a situation cannot be resolved to your satisfaction at the branch level; perhaps the complaint concerns Bank policy or requires Head Office intervention. In such cases, you should contact our Head Office in Toronto at (416) 947-2800.

**3** If you want to express your concerns in writing, or if our staff have not resolved the problem to your satisfaction, you may wish to write to the Principal Officer.

The Principal Officer responds personally to all written complaints. You will receive an acknowledgment

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of your correspondence within **five** business days. If necessary, the Principal Officer will initiate further investigation and action and will contact you as soon as possible.

Please address your letter to:

Principal Officer  
Mega International Commercial Bank  
Canada Branch  
4950 Yonge St. Suite 1002  
Toronto, Ont.M2N 6K1

**4** Within 90 days when a complaint reached the Principal Officer, the Bank shall provide customer with a substantive written response to the complaint. If, you are not satisfied, you may write to:

The Ombudsman for Banking services and Investments (OBSI) at 401 Bay Street, Suite 1505, P.O. Box 5, Toronto, Ontario M5H 4Y2 or Toll-free Tel: 1-888-451-4519 (416-287-2877)



**5** You may also write to Financial Consumer Agency of Canada (FCAC) at anytime during the complaint-handling process, if you are not satisfied our responses. 427 Laurier Avenue West, 6<sup>th</sup> Floor Ottawa, Ontario K1R 1B9 Please visit <http://www.fcac.gc.ca> for more information about FCAC.

## We Are Committed to Your Needs!

Our promise of "HONOUR, EFFICIENCY, CONFIDENCE AND PROGRESSIVENESS" service certainly includes our response to your concerns and complaints. We hope you will give us the opportunity to correct any situation you may encounter which does not meet this standard. We thank you for your patronage and look forward to your continued support.

**Mega International Commercial Bank Canada Branch**  
"Committed to Your Needs"