

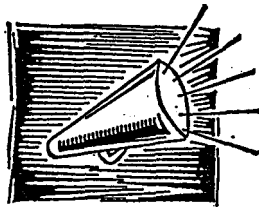
When You Have Complaints...

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 staffs have not resolved the problem to your satisfaction, you may wish to write to the President and Chief Executive Officer.

The President responds personally to all written complaints. You

**"HONOUR,
EFFICIENCY
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will receive an acknowledgment of your correspondence within five business days. If necessary, the President will initiate further investigation and action and will contact you as soon as possible.

Please address your letter to:

President and Chief Executive Officer
Mega International Commercial Bank
(Canada)
4950 Yonge St. Suite 1002
Toronto, Ont.M2N 6K1

4 If, after receiving the President's response, 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 **The Financial Consumer Agency of Canada (FCAC)** at
6th Floor, Enterprise Building
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9, if you are not satisfied our Customer Service Representative's response.



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)
"Committed to Your Needs"