

Resolving Your Concerns

At Peoples Trust Company, our goal is to provide high quality products and services for all our customers. We appreciate your business and are dedicated to building long and satisfying relationships with our customers. If you have a concern about the products and services we have provided to you, we encourage you to let us know, because your satisfaction is our primary objective. By following the steps outlined below, you can be assured that your concern will be attended to in a timely manner.

Resolution Process

Step 1:

We will try to deal with your concerns informally. This means that you should phone or take your complaint to the officer or person who dealt with your enquiry.

Our staff, including a manager if necessary, will do their best to resolve your problem without you needing to do anything else.

Step 2:

If you have spoken to the relevant officer about your concerns but they have not been able to put things right, or you are not happy with the result, we will elevate your concern to the next level.

At this stage, you should put your concerns in writing. You can do this by mail, facsimile or e-mail to our Complaints Officer at:

Complaints Officer:
Peoples Trust Company
1400 – 888 Dunsmuir Street
Vancouver, BC V6C 3K4

Facsimile: 604-331-3469
E-mail: complaints@peoplestrust.com

Initially, we will write to you to let you know we have received your correspondence and provide you with the name of the Officer who will investigate your problem. The Complaints Officer will: investigate; take any necessary action; and ensure you receive a written reply within 30 days.

If your problem needs more investigation, and we cannot send you a written reply within 30 days, we will write to you and let you know when you will receive a written reply.

Step 3

If you have been through steps 1 and 2 and are still not satisfied with the results of our investigations, you may contact the Ombudsman for Banking Services and Investments (OBSI). OBSI is an independent office responsible for assisting customers with their concerns.

You may contact OBSI by:

Mail:

Ombudsman for Banking Services and Investments
401 Bay Street
Suite 1505, PO Box 5
Toronto, ON M5H 2Y4

Toll free telephone: 1-888-451-4519
Toll free facsimile: 1-888-422-2865
Toronto area telephone: 416-287-2877
Toronto area facsimile: 416-225-4722
E-mail: ombudsman@obsi.ca
Website: www.obsi.ca



Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure that they comply with federal consumer protection laws. The FCAC also helps educate consumers, and it monitors industry codes of conduct and public commitments designed to protect the interests of consumers.

The FCAC does not handle complaints involving product pricing, service quality, loan and credit granting policies, billing, advertising or contractual matters, or other general service issues. If, after contacting Peoples Trust Company, you remain concerned about a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you may communicate your concern at any time to the FCAC, either in person, by letter, by telephone, or through its website at:

Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Avenue West
Ottawa, Ontario K1R 1B9

Toll Free: 1 866 461 3222
FCAC Website: www.fcac-acfc.gc.ca



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