

Complaint settlement

At National Bank Trust, providing exceptional service is central to our commitment to clients. That is why it is important to us that you can easily reach us. If your experience did not meet your expectations, please let us know. We have put in place a straightforward process to address your comments, concerns, or complaints. This process is rooted in listening and understanding.

Contact Us

It is important for us to have the opportunity to respond to your comments or concerns. Many situations can be clarified [by directly contacting us](#). We are committed to responding to you as quickly as possible.

Filing a Complaint

If we are unable to provide you with a satisfactory response, you can file a complaint by contacting the department responsible for handling complaints at the following coordinates:

National Bank Trust
c/o NBT Management
800 St-Jacques Street, suite 91991
Montreal (Quebec), H3C 1A3
Email: trustservices@nbc.ca
Website: www.nbc.ca/wealth-management/trust

To help us understand your situation, please include the following information with your complaint:

- Your name and contact information;
- Your file or account number;
- A brief description of the situation (with important dates and meetings);
- The resolution sought; and
- Any document or information useful for a good understanding of your complaint.

Regular complaint process step by step

- Within 5 business days of receiving your complaint, we will send you an acknowledgment letter, giving you the name and contact information of the person responsible for processing your complaint.
- This person will contact you to discuss your complaint and your expectations.
- Within a maximum of 60 days of receiving your complaint, we will send you a final response, explaining the result and conclusion of our analysis carried out and, if applicable, the proposed solution to resolve your complaint. Your complaint may take longer to process or be more complex than anticipated. We will notify you in writing of the new delay and the circumstances warranting the extension.
- If we present you with an offer, we will give you time to assess and respond to it.

Simplified Complaint Process (Quebec residents)

For certain complaints, we may follow a simplified process whereby we try to propose a solution to resolve the situation. The simplified process applies to complaints that we can resolve at your satisfaction within 20 days.

Under the simplified process, complaints may be, for example, handled by our client service team, through a phone call.

If we cannot propose a satisfactory solution or provide sufficient explanations to resolve your complaint, we will inform you in writing, and the processing of your complaint will continue following the detailed in the Regular complaint process.

Other options

If you are not satisfied with the processing of your complaint or the final response provided, other options are available to you:

- The 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

TTY Telephone: 1 844 358-3442

Email: ombudsman@obsi.ca

Website: www.obsi.ca/en

- Financial Consumer Agency of Canada

427 Laurier Avenue West, 5th floor, Ottawa, Ontario, K1R 7Y2

Phone number: 1 866 461-FCAC (3222)

For outside Canada calls: 603 960-4666

Teletypewriter (TTY): 1 866 914-6097 / 613 947-7771

Website: www.canada.ca/en/financial-consumer-agency

- Autorité des marchés financiers (Quebec residents)

800 Square-Victoria Street, Suite 2200, Montreal, Quebec, H3C 0B4

Place de la Cité, tour Pwc, 2640, boulevard Laurier, Québec, Québec, G1V 5C1

Toll-free: 1 877 525-0337

Email: plaintes@lautorite.qc.ca

Website: www.lautorite.qc.ca/en

- Client Complaint Appeal Office

Phone number: 514 394-8655 / 1 888 300-9004

Email: complaintappeal@nbc.ca

Website: www.nbc.ca/about-us/governance/complaint-settlement