

If you have
a problem
or concern

Here's where to find the
people who can help



“I want to know that my bank cares about my concerns.”

“I want to know who to talk to about my concern.”

“I don’t want to have to keep repeating myself.”

Resolving your concern

Your satisfaction is the basis of our business, and we want to provide you with the best experience we can when you do business with us.

If you have a concern with TD or the service you’ve received from us, we want to address it as quickly and effectively as possible. That’s why we have developed a simple process that can resolve most of your concerns.

How it works

Please follow these steps as we work together to reach a solution.

Step 1

Raise your concern with us as soon as you notice it.

Step 2

If necessary, we will elevate your concern to a senior manager.

Step 3

Contact the TD Ombudsman. **Please note that you need to have completed Steps 1 and 2 and have received written documentation from TD before you can refer your concern to the TD Ombudsman.**

Step 1

Tell us about your concern

Usually, the best way to resolve a problem is to raise it as soon as it comes up and with the person you're talking to when you notice it. That way you'll be dealing with someone who understands the details and can offer appropriate and timely solutions.

Of course, even if you don't notice a problem right away, you can always get in touch with us at any time to discuss your concern. You can visit your local branch, or you can contact us by phone or mail. At any time, you can ask to have a manager take part in the discussion.

Resolution Checklist

Before you speak to us, it's a good idea to –

- Use the Notes page at the end of this brochure to record the details of your concern; include important dates and the names of any TD employees involved
- Collect any paperwork or documents related to your concern
- Provide your preferred contact information (such as a telephone number or email address) and the best times to contact you
- Consider what solution you think would be appropriate

How to contact us

TD is divided into several different business groups. To make it as easy as possible to resolve your concern, use the information below to contact the business group where your concern arose.

TD Canada Trust

In person	Visit your branch
Mail	Attn: Customer Feedback Toronto-Dominion Centre, P.O. Box 193 Toronto, ON M5K 1H6
Phone	1-866-222-3456
Email	customer.service@td.com

TD Canada Trust Home Improvement Loans

Mail	P.O. Box 4271, Station A Toronto, ON M5W 5V4
Phone	1-877-304-3491

TD Investment Lending Services

Mail	P.O. Box 161 Toronto, ON M5K 1H6
Phone	1-800-450-3935

TD Insurance

Phone	1-866-361-2311 (includes Credit Protection, Life & Health, Home & Auto, and Travel Insurance)
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TD Auto Finance

Phone	1-866-694-4392
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TD Financing Services – Private Label Cards

Phone	1-866-508-6312
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TD Financing Services Home Inc.

Mail P.O. Box 4721, Station A
Toronto, ON M5W 5V4

Phone 1-877-304-3491

TD Wealth

To discuss any problems or concerns you have with your TD Wealth accounts, it's best to contact your Advisor. If you are unsure how to reach your Advisor directly, please call the appropriate number below and an agent will provide you with their contact information.

Phone Financial Planning: 1-866-646-7888
Private Investment Advice:
1-866-646-8338
Private Client Group (includes Private Banking, Private Trust, and Private Investment Counsel): 1-866-280-2022

TD Direct Investing

Phone 1-800-465-5463

MBNA/CUETS Financial

Mail MBNA
Attn: Customer Service
P.O. Box 9614
Ottawa, ON K1G 6E6

Phone 1-888-876-6262
(TTY) 1-800-872-5758

Mail CUETS Financial
Attn: Customer Service
P.O. Box 3030
Regina, SK S4P 3G8

Phone 1-800-561-7849

For general inquiries, you can always call EasyLine® at **1-866-222-3456**.

For your protection do not send confidential information via email, as email correspondence is not secure. If your request is urgent or requires disclosure of confidential information for resolution, please call the appropriate number.

Step 2 Elevate your concern

If you are not satisfied with the solution offered in Step 1, then you have two options for elevating your concern –

1. Ask a manager to elevate your concern to a senior manager on your behalf
2. Elevate your concern yourself by contacting us by phone, email or mail

If you ask a manager to elevate your concern for you, someone will contact you to discuss the concern. If you choose to elevate the concern yourself, please use the information below to contact the appropriate TD group where your concern arose.

TD Canada Trust

Mail Attn: Customer Care
Toronto-Dominion Centre, P.O. Box 193
Toronto, ON M5K 1H6

Phone 1-800-430-6095

Fax 1-877-983-2932

Email customer.care@td.com

TD Canada Trust Home Improvement Loans, TD Investment Lending Services, and TD Financing Services Home Inc.

Mail Attn: Problem Resolution Group
P.O. Box 161
Toronto, ON M5K 1H6

Fax 1-866-294-7662

Email tdindlon@td.com

TD Insurance

Mail	Attn: Customer Care Toronto-Dominion Centre, P.O. Box 1 Toronto, ON M5K 1A2
Phone	1-877-734-1288
Fax	416-983-7329
Email	tdinscc@td.com

TD Auto Finance

Mail	Attn: Problem Resolution Services P.O. Box 4086, Station A Toronto, ON M5W 5K3
Fax	1-800-832-8911
Email	customercare@tdautofinance.ca

TD Financing Services – Private Label Cards

Mail	Attn: Problem Resolution Group P.O. Box 4676, Station A Toronto, ON M5W 6A4
Phone	1-866-508-6312
Fax	1-800-869-0791

TD Wealth and TD Direct Investing

Mail	Attn: Client Complaint Resolution Team P.O. Box 5999, Station F Toronto, ON M4Y 2T1
Fax	1-877-725-9525
Email	td.waterhouse@td.com

MBNA/CUETS Financial

Mail	Attn: Customer Advocate's Office P.O. Box 9629 Ottawa, ON K1G 6V1
Phone	1-877-405-6262

Before you proceed

To make it as easy as possible for us to help you resolve your concern, it is important for you to follow the steps in the order they are laid out here.

Before you proceed to the next step, please be sure you have completed the previous steps –

1. You told us about your concern.
2. Your concern has been elevated to a senior manager, and you have received a written response.

If you have completed both these steps and still want further resolution of your concern, then you have the option to proceed to Step 3.

Step 3

Contact the TD Ombudsman

If you have gone through the first two steps and still need help finding a solution to your concern, you have the option to refer it to the TD Ombudsman.

The TD Ombudsman's Office will work with both you and TD to understand what you expected of TD, what service TD agreed to deliver and why your expectations were not met. The goal of the TD Ombudsman's Office is to apply principles of fairness to find a solution.

TD Ombudsman

Mail	Toronto-Dominion Centre, P.O. Box 1 Toronto, ON M5K 1A2
Phone	1-888-361-0319
Fax	1-866-891-2410
Email	td.ombudsman@td.com

You must have gone through Steps 1 and 2 before the TD Ombudsman can help you. Please note the Ombudsman's Office does not normally investigate concerns regarding –

- Bank policies, including credit granting policies or risk management decisions
- Levels of interest rates, service charges or fees that apply to all customers
- Matters where legal action has already commenced or has been concluded

To help the Ombudsman's Office deal with your concern, please include your full name, address, telephone number(s) and the details of your concern in your letter, email or fax.

Additional resources – external agencies

If you require further assistance after the decision of the TD Ombudsman, the following independent services can provide you with information and a further review of your complaint. Please use the information below to contact the agency that deals with the TD business group where your concern arose.

These agencies may contact TD's internal complaint resolution staff – including the TD Ombudsman's Office – to facilitate their investigation and work toward the earliest possible resolution of your complaint.

Retail banking and lending services*

Mail	ADR Chambers Banking Ombuds Office (ADRBO) 31 Adelaide Street East, P.O. Box 1006 Toronto, ON M5C 2K4
Phone	1-800-941-3655
Email	contact@bankingombuds.ca

You can submit your complaint to ADRBO for review 90 days following the elevation of your complaint to Step 2.

Investment products and services (including TD Mutual Funds accounts)

Mail	Ombudsman for Banking Services and Investments (OBSI) 401 Bay Street, Suite 1505, P.O. Box 5 Toronto, ON M5H 2Y4
Phone	1-888-451-4519
Email	ombudsman@obsi.ca

You can submit your complaint to OBSI for review either 90 days following the submission of the complaint to TD or once you have received a response and wish to escalate.

* TD Canada Trust, TD Canada Trust Home Improvement Loans, TD Investment Lending Services, TD Auto Finance, MBNA/CUETS Financial, TD Financing Services – Private Label Cards, and TD Financing Services Home Inc.

Insurance

Mail OmbudService for Life & Health Insurance
401 Bay Street, P.O. Box 7
Toronto, ON M5H 2Y4

Phone 1-888-295-8112

Website olhi.ca

General Insurance OmbudService

Mail 10 Milner Business Court, Suite 701
Toronto, ON M1B 3C6

Phone 1-877-225-0446

Website giocanada.org

Autorité des marchés financiers

In Quebec, the Autorité des marchés financiers (AMF) regulates financial markets and provides assistance to customers of financial products and services in Quebec. Please use the information below to contact the AMF.

Autorité des marchés financiers

Mail Service du traitement des plaintes
et de l'assistance

800, square Victoria, 22^e étage
C.P. 246, tour de la Bourse
Montréal (Québec) H4Z 1G3

Phone 1-877-525-0337

Website lautorite.qc.ca

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises financial institutions such as banks to ensure that they comply with federal consumer protection laws.

The FCAC also helps educate consumers and monitors codes of conduct and public commitments designed to protect the interests of consumers.

At TD, we provide our customers with enhanced protection through our public commitments and our adherence to certain codes of conduct that govern the industry.

A complete list and additional information about our codes of conduct and public commitments can be obtained from our website at **td.com** or by calling a telephone banking representative at **1-800-430-6095**.

If you have a complaint that you think may involve a violation of a consumer protection law, a public commitment or code of conduct, you may contact the FCAC.

Financial Consumer Agency of Canada

Mail Enterprise Building
427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

Phone 1-866-461-3222

Website fcac-acfc.gc.ca

Please note: The FCAC does not become involved in matters of redress or compensation – all requests for redress from TD must follow the problem resolution process set out in this brochure.

To learn more, visit any branch,
call **1-866-222-3456** or visit **td.com**

en français (in French)

1-800-895-4463

國、粵語

(in Cantonese/Mandarin)

1-800-328-3698

TTY

1-800-361-1180



TD Direct Investing and TD Waterhouse Institutional Services are divisions of TD Waterhouse Canada Inc. TD Wealth represents the products and services offered by TD Waterhouse Canada Inc. (Member – Canadian Investor Protection Fund), TD Waterhouse Private Investment Counsel Inc., TD Wealth Private Banking (offered by The Toronto-Dominion Bank) and TD Wealth Private Trust (offered by The Canada Trust Company). TD Mutual Funds are managed by TD Asset Management Inc., a wholly-owned subsidiary of The Toronto-Dominion Bank. Available through TD Investment Services Inc. (principal distributor), TD Waterhouse Canada Inc. (Member of the Canadian Investor Protection Fund) and independent dealers. Mutual Funds Representatives with TD Investment Services Inc. distribute mutual funds at TD Canada Trust. MBNA and CUETS Financial are divisions of The Toronto-Dominion Bank. CUETS is a trade-mark of Credit Union Central of Canada, used under licence. ® The TD logo and other trade-marks are the property of The Toronto-Dominion Bank.