

# Customer satisfaction

## Customer satisfaction

At Manulife Bank and its subsidiaries, including Manulife Trust, we believe that complaint resolution is important and it is incumbent upon us to respond to complaints **promptly, accurately**, and with the utmost **courtesy**. We will provide our customers with accessible means with which to communicate their complaint, and will employ our best efforts to respond and resolve where possible. All complaints and personal information collected, whether written or verbal, must be handled in a timely, professional, and confidential manner. Our clients are entitled to no less.

To ensure that your questions or concerns are addressed as quickly as possible, please follow these steps:

### 1. First, go to the source

If you have a general inquiry, a problem, or concern about your products or services, contact your advisor or the department you normally deal with.

Most problems can be resolved quickly and easily by speaking with your advisor or with our Customer Service Centre.

**Call us at:** 1-877-765-2265

**Email us at:** [manulife\\_bank@manulife.com](mailto:manulife_bank@manulife.com)

### 2. Talk to management

If you are not completely satisfied with our staff member's response, ask to speak to the manager in the department.

### 3. Ask for a further review

If your complaint is not resolved within 14 days at the first step, it will be transferred to the Complaints Office or if you are not satisfied with the manager's response, you can escalate your complaint to the **Complaints Office** for an additional review.

**Call us toll free at:** 1-855-891-8671 (Toll Free Across Canada)

**E-mail us at:**

[Manulife\\_Complaint\\_Office@manulife.ca](mailto:Manulife_Complaint_Office@manulife.ca)

Manulife Bank and its subsidiaries are committed to providing high quality service and products to assist Canadians in making better financial decisions. If customers have any concerns about our products, services, or representatives, we want to make sure that these concerns are handled fairly and efficiently.

**What you can expect:** Upon receipt of an escalated verbal or written complaint, your concerns will be acknowledged and an investigation will begin.

### The complaint investigation:

We may:

- Contact you to clarify information you have already provided;
- Contact you to request additional information in writing;
- Share your complaint and supporting documentation with your advisor, if applicable;
- Request additional information from other parties involved;
- Provide you with updates throughout the complaint handling process;
- Advise you of any action we will be taking.



**Our response to you:** Once the investigation has been completed, you will receive a written response explaining the reasons for the decision.

#### 4. Still not satisfied?

If the Customer Care Team is unable to resolve the problem to your satisfaction, please write to the Client Dispute Resolution Office (CDRO):

Client Dispute Resolution Office Manulife Bank of Canada and Manulife Trust Company  
500 King Street North PO BOX 1602, Station Waterloo  
Waterloo, Ontario N2J 4C6

You may also choose to e-mail us instead at [ClientDisputeResolutionOffice@manulife.ca](mailto:ClientDisputeResolutionOffice@manulife.ca).

The CDRO aims to resolve each complaint as quickly as possible, however, should this exceed 56 days from the date you filed your complaint at Step 1, you have the option for external recourse in Step 5. Once your complaint has been investigated by the CDRO, you will be sent a written response.

#### 5. External recourse

If after following the above steps, you continue to remain dissatisfied and wish to pursue your complaint, or your complaint has not been resolved within 56 days since you raised your complaint in Step 1, external recourse is available to you, through **The Ombudsman for Banking Services and Investments (OBSI)**.

OBSI is part of the Financial Services OmbudsNetwork (FSO), which is a national industry-based dispute resolution system for consumers of financial services. The OBSI deals with concerns about banking and securities investment products and services that have not been resolved through the company's dispute resolution system.

**Toll free telephone:** 1-888-451-4519  
or from Toronto (416) 287-2877

## Manulife Trust Complainants in Quebec

In the province of Quebec, the regulatory body for financial institutions is the Autorité de marchés financiers. If after dealing with the Manulife Trust Client Dispute Resolution Officer, you remain dissatisfied with the way in which your complaint has been handled or with the results of process, you may ask that your file be transferred to the Autorité.

You can reach the Autorité by calling toll-free at 1-877-525-0337 or, in Quebec City, at 418-525-0337, in Montreal at 514-395-0337, or online by visiting the **AMF website:** <https://lautorite.qc.ca/>

## Federal consumer provision complaints

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, banks and trust companies are required by law to provide consumers with information about:

- Complaint handling procedures
- Borrowing costs on credit cards and loans
- Fees/charges and interest rates

If you have a complaint about such a consumer provision, you can contact the FCAC in writing, by telephone or through their website.

#### In writing:

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

**By telephone:** 1-866-461-3222

**FCAC website:**  
[canada.ca/en/financial-consumer-agency.html](https://canada.ca/en/financial-consumer-agency.html)

For more information,  
please visit [manulifebank.ca](https://manulifebank.ca)



Manulife, Manulife Bank & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.