



Ready to help you  
move forward



**Do you  
have a  
complaint?**



## Resolving your complaint

At TD, we take your complaints seriously and are committed to helping resolve your complaint about TD or the service you've received.

Usually, the best way to address your complaint is to raise the issue as soon as it comes up with the person you are dealing with. If you don't notice the issue right away, you can get in touch with us at any time to voice your complaint. Please use any of the contact options provided in this brochure.

### Before you begin:

- Have any supporting documents available
- Think about the resolution you want

For your own security and safety, never send out your account numbers, PINs, user names, passwords or any other confidential information by e-mail.



**To help reach a resolution, please follow these three steps:**

## **Step 1**

### **Voice your complaint**

To tell us about your complaint, please use the contact information provided below.

### **Personal Banking, Business Banking, Lending Services & Financing Services**

For complaints relating to TD Canada Trust, including the following offerings, use the contact information below.

- Chequing and Saving Accounts
- Overdraft Protection, Credit Cards
- Mortgages, Loans, and Lines of Credit
- GICs, Term Deposits
- TD Small Business Banking
- TD Commercial Banking
- TD Merchant Solutions
- TD Auto Finance
- TD Financing Services Inc. (TDFS) – Credit Cards.

**Phone:** 1-833-259-5980

## **mbna**

**For complaints relating to MBNA, use the contact information below:**

**Phone:** 1-888-876-6262 (toll-free)

**TDD:** 1-800-872-5758 (toll-free)

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

## Insurance Services

For complaints relating to TD Insurance<sup>1</sup>:

### Home & Auto Insurance

**Phone:** 1-866-361-2311

### Home & Auto Claims

Please contact your advisor directly via their direct phone number or email address.

### Life & Health

**Phone:** 1-888-788-0839 Option #1

### Small Business Insurance

**Phone:** 1-855-724-2883

### TD Protection Plans

**Phone:** 1-888-983-7070

### Travel Insurance

- For Sales and Policy Administration-related complaints, please call our administrator CanAm Insurance Services (2018) Ltd. at 1-833-962-1143.
- For Claims-related complaints, please call our administrator Global Excel Management Inc. at 1-833-962-1140.

**For any travel insurance-related complaint, your first step will be to communicate your complaint to our administrator:**

- Speak to one of the licensed representatives about your concern.
- If a licensed representative cannot resolve your issue, it will be escalated to a supervisor to assist.

## TD Investment Services Inc.

For complaints related to any TD Investment Services Inc. account, please contact your TD Canada Trust branch manager directly.

## TD Wealth

To discuss a complaint you have regarding a TD Wealth account, **it's best to contact your advisor**. If you are unsure how to reach your advisor directly, please call the appropriate number below and you will be directed accordingly.

### **TD Wealth Financial Planning<sup>2</sup>**

**Phone:** 1-866-646-7888

### **TD Wealth Private Investment Advice<sup>2</sup>**

**Phone:** 1-844-321-7101

### **TD Wealth Private Banking<sup>3</sup>**

**Phone:** 1-833-259-5980

### **TD Wealth Private Trust<sup>3</sup>**

**Phone:** 1-866-854-2440

### **TD Private Investment Counsel Inc.<sup>3</sup>**

Please contact your Portfolio Manager directly.

### **TD Wealth Insurance Services<sup>4</sup>**

**Phone:** 1-888-992-4245

## TD Direct Investing<sup>2</sup>

If your account is self-directed (TD Direct Investing), please contact us via the phone number or email address below.

**Phone:** 1-800-465-5463

**Email:** [td.waterhouse@td.com](mailto:td.waterhouse@td.com)

## TD Securities Inc.

To discuss a concern regarding a TD Securities Inc. account, please contact your Relationship Manager directly.

If you are unsure of your Relationship Manager's contact information, you may send an email directly to TD Securities Inc. Compliance at the email address below and you will be directed accordingly.

**Email:** [TDSINSTEQCOMP@tdsecurities.com](mailto:TDSINSTEQCOMP@tdsecurities.com)

## **TD Global Investment Solutions (TDGIS)**

If you are an institutional client of TD Asset Management Inc., and have a concern relating to services you have received from TDGIS, please contact your Relationship Manager or an associate directly.

**If you are not satisfied with the resolution provided in Step 1, please proceed to Step 2.**

## **Step 2**

### **Escalate your complaint**

You can escalate your complaint in the following ways:

1. Ask the individual you are dealing with in Step 1 to escalate on your behalf.

**or**

2. Escalate the complaint directly to Customer Care, using the following contact information.

### **Personal Banking, Business Banking, Lending Services & Financing Services**

*(Includes TD Canada Trust, TD Auto Finance, TD Financing Services Inc. (TDFS) – Credit Cards)*

**Phone:** 1-888-661-9029

**Email:** [customer.care@td.com](mailto:customer.care@td.com)

**Mail:** Customer Care, Toronto-Dominion Centre,  
P.O. Box 1, Toronto ON M5K 1A2

## **mbna**

**For MBNA complaints that are not insurance related, use the contact information below:**

**Phone:** 1-877-405-6262 (toll-free)

**Email:** [customerrelations@td.com](mailto:customerrelations@td.com)

**Mail:** Attention: MBNA Customer Relations  
Toronto-Dominion Centre, P.O. Box 1  
Toronto, ON M5K 1A2

## **For MBNA complaints related to insurance:**

**Phone:** 1-877-734-1288

**Email:** TDINSCC@td.com

**Mail:** TD Insurance Customer Care  
320 Front Street W., 3<sup>rd</sup> Floor  
Toronto, ON M5V 3B6

## **Insurance Services** *(TD Insurance)*

**Phone:** 1-877-734-1288

**Email:** tdinscc@td.com

**Mail:** Customer Care  
Toronto-Dominion Centre, P.O. Box 1  
Toronto, ON M5K 1A2

**If you are not satisfied with the resolution provided from Customer Care in **Step 2**, you can proceed to **Step 3** to escalate to the Senior Customer Complaints Office.**

## **TD Investment Services Inc.**

**Phone:** 1-888-661-9029

**Email:** customer.care@td.com

**Mail:** Canadian Personal Banking Customer Care  
Toronto-Dominion Centre, P.O. Box 1  
Toronto, ON M5K 1A2

## **TD Wealth & TD Direct Investing<sup>2</sup>**

**Email:** td.waterhouse@td.com

**Mail:** TD Wealth Cares  
79 Wellington Street W, 5th Floor  
Toronto, ON M5K 1A2

**Fax:** 416-982-2452

Your concerns are important to us. We will work hard to address and resolve them for you. Where required, a written acknowledgment of your complaint will be sent to you within five business days from receipt.

Our response in Step 2 will summarize your complaint and our findings, and will contain a

reminder about escalation options available to you, including Step 3, should your concerns not be addressed to your satisfaction.

If you are not satisfied with the resolution provided in Step 2, you can proceed to Step 3 to escalate your concern to the Senior Customer Complaints Office (an affiliated service that is a voluntary process described in Step 3) and/or the Ombudsman for Banking Services and Investments (OBSI). For residents of Québec, you may proceed to Step 3 to escalate your concern to the Autorité des marchés financiers (AMF).

You may immediately escalate your complaint to the OBSI directly if we do not provide you with a response within 90 days of your complaint. If you wish to escalate your complaint to the OBSI directly, you must do so within 180 days of receiving our response.

If your complaint relates to TD Wealth Private Banking<sup>3</sup> or TD Wealth Private Trust<sup>3</sup>, you may escalate your concern to the Senior Customer Complaints Office. If you are not satisfied with the response of the Senior Customer Complaints Office or after 56 days have passed since you raised your complaint in Step 1, you may escalate your complaint to the OBSI.

If your complaint relates to TD Wealth Insurance Services<sup>4</sup>, you may escalate your concern to the Senior Customer Complaints Office if you are not satisfied with our response. If you are not satisfied with the response from the Senior Customer Complaints Office, you may escalate your complaint to the OmbudService for Life & Health Insurance (OLHI).



## **TD Securities Inc.**

**If you are not satisfied with the resolution provided by your Relationship Manager, you can contact TD Securities Inc. Compliance at the email address below or proceed directly to Step 3.**

**Email:** TDSINSTEQCOMP@tdsecurities.com

## **TD Global Investment Solutions**

In the event a problem or concern is not resolved with your Relationship Manager or an Associate, it can be escalated to the Managing Director, Head of Institutional Distribution.

**Phone:** 1-888-834-6339 / 416-983-0055

**Email:** inst.info@tdam.com

**Mail:** TD Global Investment Solutions  
161 Bay Street, 30<sup>th</sup> Floor  
Toronto, ON M5J 2T2

If you are not satisfied with the resolution provided by the Managing Director, Head of Institutional Distribution and/or we did not provide you with a response within 90 days of the date you filed your complaint, please proceed to Step 3. For residents of Québec, you may proceed to Step 3 to escalate your concern to the Autorité des marchés financiers (AMF).

**If you are not satisfied with the resolution provided in Step 2, please proceed to Step 3.**

## **Step 3**

### **Additional Escalation Options**

At Step 3, there are several escalation options that may provide further review of your concern or additional information.

## Escalate to the Senior Customer Complaints Office

The Senior Customer Complaints Office is an impartial body within TD responsible for reviewing customer complaints that remain unresolved after the completion of the first two steps of TD's customer problem resolution process.

The Senior Customer Complaints Office will investigate complaints and act as a liaison between customers and all business areas within TD Bank Group in Canada. The Senior Customer Complaints Office is employed by TD Bank Group. While the Senior Customer Complaints Office does not report directly to any business areas in order to protect the office's impartiality, it is not an independent dispute resolution service. The mandate of the Senior Customer Complaints Office is to review your concerns and provide a response that is objective and unbiased.

When escalating to the Senior Customer Complaints Office, please be sure to provide us with your contact information, details of your concerns, and your proposed resolution. You can send your complaints to:

**Email:** [td.scco@td.com](mailto:td.scco@td.com)

**Mail:** Attn: Senior Customer Complaints Office  
P.O. Box 1, Toronto-Dominion Centre  
Toronto, ON M5K 1A2

If you have questions about the Senior Customer Complaints Office's process, or require assistance in escalating your complaint, you can reach us at **1-888-361-0319** or visit our website for more information:

[www.td.com/ca/en/about-td/customer-care/senior-customer-complaints-office](http://www.td.com/ca/en/about-td/customer-care/senior-customer-complaints-office)

The use of the Senior Customer Complaints Office is voluntary. The estimated time that the Senior Customer Complaints Office takes to review and provide a response to matters varies; however, complex investigations may take longer to resolve. Please note that statutory limitation periods may continue to run while the Senior Customer Complaints Office reviews a complaint, which could impact the ability to commence a civil action.

## **For Personal Banking, Business Banking, Lending Services, Financing Services, Private Banking and Private Trust Complaints**

You can submit your complaint to the OBSI for review once you have received a response in writing from Senior Customer Complaints Office and wish to escalate, or after 56 days have passed since you raised your complaint in Step 1. The contact information for the OBSI is listed below.

## **For Insurance**

### **Ombudsman for Life & Health Insurance**

**Website:** [www.olhi.ca](http://www.olhi.ca)

**Phone:** 1-888-295-8112

**Mail:** 20 Adelaide St. East, Suite 802

P.O. Box 29

Toronto, ON M5C 2T6

Attention: General Manager

### **General Insurance OmbudService**

**Website:** [www.giocanada.org](http://www.giocanada.org)

**Phone:** 1-877-225-0446

**Mail:** 4711 Yonge Street, 10<sup>th</sup> Floor

Toronto, ON M2N 6K8

## **Escalate in Writing to the Ombudsman for Banking Services and Investments (OBSI)**

You may also escalate your complaint to the OBSI if you escalated your concern to the Senior Customer Complaints Office and are not satisfied with the response you received. You must escalate your complaint to OBSI within 180 days after receipt of our Step 2 response. The services of the OBSI are independent of TD and free.

In the case of concerns regarding TD Wealth (excluding Private Banking and Private Trust), TD Direct Investing, TD Securities Inc., TD Investment Services Inc., and/or TD Global Investment Solutions, you may escalate your complaint to the OBSI directly if you are not satisfied with our Step 2 response or if we do not provide you with a response within 90 days of your complaint.

### **Ombudsman for Banking Services and Investments (OBSI)**

**Website:** [www.obsi.ca](http://www.obsi.ca)

**Phone:** 1-888-451-4519

**Email:** [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

**Mail:** 20 Queen Street West, Suite 2400  
P.O. Box 8  
Toronto, ON M5H 3R3

### **Quebec Residents**

If you are a resident of Quebec and you have a concern relating to TD Insurance, TD Investment Services Inc., TD Wealth Private Investment Counsel Inc., TD Wealth Insurance Services, TD Wealth Private Trust, TD Securities Inc. or TD Global Investment Solutions, you may have your file transferred directly to the Autorité des marchés financiers (AMF) for review. The contact information for the AMF is listed under the Industry Regulators and Additional Resources section below.

## Industry Regulators and Additional Resources

The following independent services may provide you with information and a further review of your complaint. These agencies may contact TD to facilitate their investigation and work toward a resolution.

### **Financial Consumer Agency of Canada (FCAC)**

**Website:** [www.fcac.gc.ca](http://www.fcac.gc.ca)

**Phone:** 1-866-461-3222

**Mail:** 427 Laurier Avenue W, 5<sup>th</sup> Floor  
Ottawa, ON K1R 1B9

### **Canadian Investment Regulatory Organization (CIRO)**

CIRO is the national self-regulatory organization that oversees all investment dealers, mutual fund dealers and trading activity on Canada's debt and equity marketplaces.

CIRO is carrying on the regulatory functions of the Mutual Fund Dealers Association of Canada and the Investment Industry Regulatory Organization of Canada, and is committed to the protection of investors, providing efficient and consistent regulation, and building Canadians' trust in financial regulation and the people managing their investments.

**Website:** [www.ciro.ca](http://www.ciro.ca)

**Phone:** 1-877-442-4322

**Email:** [info@ciro.ca](mailto:info@ciro.ca)

**Mail:** 40 Temperance Street, Suite 2600  
Toronto, ON M5H 0B4

**Office of the Privacy Commissioner  
of Canada (OPCC)**

**Website:** [www.priv.gc.ca](http://www.priv.gc.ca)

**Phone:** 1-800-282-1376

**Fax:** 1-819-994-5424

**Mail:** 30 Victoria Street  
Gatineau, QC K1A 1H3

**Autorité des marchés financiers (AMF)**

**Website:** [www.lautorite.qc.ca](http://www.lautorite.qc.ca)

**Phone: Quebec City:** 418-525-0337

**Montreal:** 514-395-0337

**Other Regions:** 1-877-525-0337

**Mail:** 800, square Victoria, 22<sup>e</sup> étage  
C.P. 246, tour de la Bourse  
Montréal, QC H4Z 1G3

To learn more, visit  
any branch, call  
**1-833-259-5980**  
or visit [td.com](http://td.com)

TTY  
**1-800-361-1180**



<sup>1</sup> TD Insurance refers collectively to the following insurance companies: Security National Insurance Company, Primum Insurance Company, TD General Insurance Company, TD Home and Auto Insurance Company and TD Life Insurance Company, and to the following agencies: Meloche Monnex Insurance and Financial Services Inc., TD Insurance Direct Agency Inc., TD Assurance Agency Inc., Canam Insurance Services (2018) for TD Insurance Travel Insurance Distributing Firm.

<sup>2</sup> TD Wealth Financial Planning, TD Wealth Private Investment Advice and TD Direct Investing are divisions of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank.

<sup>3</sup> TD Wealth represents the products and services offered by TD Waterhouse Canada Inc., 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).

<sup>4</sup> TD Wealth Insurance Services means TD Waterhouse Insurance Services Inc., a member of TD Bank Group. All insurance products and services are offered by the life licensed advisors of TD Waterhouse Insurance Services Inc. TD Investment Services Inc. is the distributor of TD Mutual Funds at TD Canada Trust.

<sup>5</sup>The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.