



Client Complaint Information

Our goal at UBS is to provide quality service by building strong relationships with each of our clients. We believe that open communication is the key to achieving this goal. Should you have a question, concern or complaint, we recommend that you discuss it with your UBS Client Advisor or request to speak with the head of your UBS Branch.

In the event that the issue is not resolved to your satisfaction, please feel free to contact our Designated Complaints Officer at the following address:

Chief Compliance Officer, UBS Bank (Canada)
154 University Avenue, Suite 800
Toronto, Ontario, Canada
M5H 3Z4

If you are not satisfied with the response of the Compliance Officer or don't receive a response from the Compliance Officer within 90 days (56 days for Banking products and services), you may contact the Ombudsman for Banking Services and Investments ("OBSI"), an independent investigator appointed by the Canadian federal government to investigate financial service complaints, within 180 days after receipt of our decision. The OBSI process is free of charge and is confidential. OBSI can be contacted at:

Ombudsman for Banking Services & Investments
20 Queen Street West, Suite 2400 P.O. Box 8
Toronto, Ontario, Canada
M5H 3R3
Tel: 1-888-451-4519
Fax: 1-888-422-2865
Toronto Area Tel: 416-287-2877
Toronto Area Fax: 416-225-4722
Email: ombudsman@obsi.ca

If you are a Québec resident and are dissatisfied with the outcome or with the examination of your complaint, you may request that your complaint file be transferred to the Autorité des marchés financiers (AMF). The AMF will proceed with their examination and may, if it considers it appropriate, offer mediation or conciliation services. However, the AMF cannot require a party to go to mediation. You may contact AMF at:

Québec City
Place de la Cité, tour Cominar 2640, boulevard Laurier,
bureau 400
Québec (Québec) G1V 5C1
Tel: 418-525-0337
Fax: 418-525-9512

Montréal
800, square Victoria, 4e étage
C.P. 246, Place Victoria
Montréal (Québec) H4Z 1G3 Tel: 514-395-0337
Fax: 514-873-3090
www.lautorite.qc.ca/en/general-contact-information-corporate.html

If your complaint is about the privacy of your personal information, you may escalate to the UBS Privacy Office:

Chief Privacy Officer, UBS Bank (Canada)
154 University Avenue, Suite 800
Toronto, Ontario, Canada,
M5H 3Z4

If you are still not satisfied after contacting UBS's Privacy Office, you may contact:

The Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Québec K1A 1H3
Call: 1-800-282-1376
Visit: priv.gc.ca

If you have a complaint concerning a consumer protection law or voluntary code of conduct or public commitment, you may contact the Financial Consumer Agency of Canada (FCAC). The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary codes of conduct and public commitments. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees, interest rates and branch closures. The FCAC can be contacted at:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor, Ottawa, ON K1R 1B9
Call (English): 1-866-461-FCAC (3222)
Call (French): 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666
Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771
Fax: 1-866-814-2224 / 613-941-1436
Visit: canada.ca/en/financial-consumer-agency.html