

Canada Complaint Handling Procedures

Corporate & Investment Bank and Commercial Banking

Introduction

These Complaint Handling Procedures have been developed to address complaints made to J.P. Morgan Chase Bank, N.A. Toronto Branch and J.P. Morgan Bank Canada (collectively, "JPM Canada"). JPM Canada is committed to complying with all applicable laws and regulatory requirements, dealing with complaints in a timely and fair manner and providing resolution as appropriate, and offering excellent customer experience.

Process for Complaints

Step 1: If you are not satisfied with a product or service that we offer or provide, or the manner in which we do it, please notify your Relationship Manager or Client Service Manager. Certain clients may not have a Relationship Manager or Client Service Manager, in which case they should submit their complaint to the email address or phone number provided for such purpose in their contract.

Once we receive your complaint, we will provide you with a written acknowledgment of receipt, together with a copy of these procedures.

Step 2: If you are not satisfied with the resolution offered to you by the dedicated Relationship Managers or Client Service Managers, you can ask that person to escalate your complaint to a Complaints Officer at JPM Canada. Your complaint will also be escalated to a Complaints Officer at JPM Canada if the complaint is unable to be resolved or closed within 14 days.

Step 3: If your complaint has not been resolved to your satisfaction after following steps 1 and 2 of this complaint process, you may ask to have the complaint sent to the Complaints Officer at JPM Canada to be escalated to JPM Canada's Chief Complaints Officer.

Step 4: If you are not satisfied with our decision or 56 days have passed since we received your complaint and we have not issued a decision, you may refer your complaint to the Ombudsman for Banking Services and Investments ("OBSI"), an independent body appointed to resolve disputes between financial institutions and their clients and/or the Financial Consumer Agency of Canada ("FCAC"), at:

Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400, P.O. Box 8
Toronto, Ontario M5H 3R3

Telephone: 888-451-4519 or 416-287-2877

TTY: 844-358-3442

Fax: 888-422-2865 or 416-225-4722

Email: ombudsman@obsi.ca

Website: www.obsi.ca/en/index.aspx

If you refer your complaint to OBSI, we will provide OBSI with a copy of the relevant information relating to your complaint after OBSI notifies us that it has received the complaint.

Financial Consumer Agency of Canada

The FCAC supervises all federal financial institutions, including JPM Canada, to ensure compliance with federal consumer protection laws and with industry consumer provisions and voluntary codes of conduct. You may contact the FCAC at:

Mailing Address:

Financial Consumer Agency of Canada

427 Laurier Ave., West, 6th Floor
Ottawa, ON K1R 1B9

Website: www.fcac-acfc.gc.ca

Office of the Privacy Commissioner of Canada

If you have a complaint about possible mishandling of your personal information, you have the right to raise that complaint at any time with the Office of the Privacy Commissioner of Canada.

Mailing Address:

Notification Officer

Office of the Privacy Commissioner of Canada

30 Victoria Street
Gatineau, Quebec
K1A 1H3

Telephone: 1-800-282-1376
TTY Telephone: (819) 994-6591
Website: www.priv.gc.ca/

** The external agency may change their contact information, including mailing address, telephone, website and/or email.