



Mega International Commercial Bank Canada Branch

Complaints Resolution Process

Mega International Commercial Bank is committed to providing you with the best customer experience that we can. If you have a complaint or concern, please follow this easy 2-step Complaints Resolution Process so that we can work with you to resolve it as quickly and efficiently as possible.

Step 1: Talk to a Canada Branch employee that you have been doing business with

Our staff are trained to do everything they can to set things right and to respond to complaints promptly. If your first contact is not able to resolve your complaint to your satisfaction, your complaint can be referred to that individual's manager, who has the authority to resolve most complaints in a timely manner.

Step 2: Contact our designated Complaints Officers

If your first contact or that individual's manager is not able to resolve your complaint within 14 calendar days following the date on which we first received your complaint, we will automatically escalate it to a designated Complaints Officer who is a senior officer of the Branch. You can also escalate it yourself to one of our Complaints Officers by:

Email: complaintsca@megaicbc.com

Mail: Mega International Commercial Bank Canada Branch

4950 Yonge St., Suite 1002, Toronto, ON, M2N 6K1

Within 56 calendar days, you will be provided with a written response, including explanations on how we reach our conclusion.

Additional Resources: External Agencies

If you remain unsatisfied after receiving our Complaints Officer's decision, the following external agencies can provide you with additional information and a further review of your complaint.

Ombudsman for Banking Services and Investments (OBSI)

Online form: through the OBSI website at www.obsi.ca

Email: ombudsman@obsi.ca

Phone: In Toronto at 416-287-2877; Toll-free at 1-888-451-4519

Mail: Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400

P.O. Box 8, Toronto, Ontario M5H 3R3

Financial Consumer Agency of Canada (FCAC)

Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor Ottawa, Ontario K1R 1B9

Phone: 1-866-461-3222

Website: <http://www.fcac.gc.ca>