



Canadian Branch Complaint - Handling Procedures

Step 1: Customer inquiries or complaints, including those regarding Canada's Anti-Spam Legislation ("CASL"), should be directed to the local Relationship Manager or Treasury Management Officer for initial resolution.

You may also contact Fifth Third Bank, Canada Branch by mail, fax or e-mail at:

Address:

Fifth Third Bank, Canada Branch
222 Bay Street, Suite 2720
Toronto Ontario M5K 1J3

Fax: 647-367-6515; E-mail: CanadaBranch.Bancorp@53.com

Customers will be provided information in writing as to how to contact the Financial Consumer Agency of Canada ("FCAC") for complaints that are potential violations of a consumer protection law.

Step 2: If the problem cannot be resolved, then the Relationship Manager should contact the Bank's Complaints and Compliance Liaison designated below. Fifth Third Bank, Canada Branch Complaints and Compliance Liaison:

Fifth Third Bank, Canada Branch Complaints and Compliance Liaison:

John Basaraba
Managing Director and Principal Officer
Fifth Third Bank, Canada Branch
222 Bay Street, Suite 2720
Toronto Ontario M5K 1J3
Phone: 416-645-8366
E-mail: John.Basaraba@53.com

This individual will handle the initial research. The Complaints and Compliance Liaison will conduct all required research and try to resolve the problem.

Step 3: If the problem still cannot be resolved, the Complaints and Compliance Liaison will determine any complaints that merit the attention of the Fifth Third Bank, Canada Branch Second Level Reportable Complaints and Compliance Liaison.

Fifth Third Bank, Canada Branch Second Level Reportable Complaints and Compliance Liaison:

Albert Dell'Apa
Canadian Chief Compliance Officer and Canadian Chief Privacy Officer
Fifth Third Bank, Canada Branch
222 Bay Street, Suite 2720
Toronto Ontario M5K 1J3
Phone: 416-645-8363
E-mail: Albert.DellApa@53.com



Any complaints received by the Fifth Third Bank, Canada Branch Second Level Reportable Complaints and Compliance Liaison will be forwarded to the FCAC within 60 days of receipt by the second level, regardless of the resolution.

Fifth Third Bank, Canada Branch is a member of the Ombudsman for Banking Services and Investments (“OBSI”), a Third Party Complaints Body, as required under the Bank Act. Customers who wish to contact OBSI directly can do so by mail, telephone, fax or e-mail at:

Ombudsman for Banking Services and Investments (OBSI)

20 Queen Street West, Suite 2400 P.O. Box 8

Toronto, Ontario, M5H 3R3

Phone (Toll-Free): 1-855-886-2123

GTA Phone: 416-287-2877

Phone (Toll-Free TTY): 1-844-358-3442

Fax (Toll-Free): 1-888-422-2865

GTA Fax: 416-225-4722

E-mail: ombudsman@obsi.ca

Website: www.obsi.ca

Fifth Third Bank, Canada Branch customers may also contact the Financial Consumer Agency (FCAC):

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: Ombudsman for Banking Services and Investments (OBSI), as outlined above.

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone:

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)



For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON
K1R 7Y2