

Resolving Your Complaint

Peace Hills Trust is committed to providing you with courteous and effective Customer Service, as well as ensuring that you receive a prompt reply to any inquiry you may have about our products or services. This commitment is extended to addressing any concern or complaint that may arise from time to time.

If you have a concern or complaint, we encourage you to follow the complaint process outlined here.

Step One: Talk to a Deposit Agency Representative If the Deposit Agency Representative is not able to resolve your concern to your satisfaction, please speak directly to the Treasury Supervisor, who has the authority to resolve the majority of concerns that arise. You can reach the Treasury Supervisor by:

Writing to: **Deposit Agency, Peace Hills Trust** email: deposit.agency@peacehills.com
10th Floor, 10011 - 109 Street toll free: 1-800-661-6549
Edmonton AB T5J 3S8

Step Two: Elevate your concern

If the Treasury Supervisor has been unable to resolve your concern to your satisfaction, a senior representative of the company will be pleased to assist you. You can reach this individual by:

Writing to: **Manager, Branch Operations** email: customer.concerns@peacehills.com
Peace Hills Trust
10th Floor, 10011 - 109 Street
Edmonton AB T5J 3S8

Step Three: Contact the Executive of Peace Hills Trust

If your concern has not been resolved to your satisfaction after you have completed the first two steps, you can write to the Executive of Peace Hills Trust:

The Executive of Peace Hills Trust
10th Floor, 10011 - 109 Street
Edmonton AB T5J 3S8

Still not satisfied? Contact the Ombudsman for Banking Services and Investments (OBSI):

An independent Ombudsman has been appointed to serve the interests of customers of Canadian Banks and investment firms. If Peace Hills Trust Company's best efforts have been unable to resolve your concern to your satisfaction, you can contact the Ombudsman for Banking Services and Investments.

In Writing to: **Ombudsman for Banking Services and Investments** email: ombudsman@obsi.ca
401 Bay Street, Suite 1505, PO Box 5 toll free: 1-888-451-4519
Toronto ON M5H 2Y4 toll free fax: 1-888-422-2865

Contacting the Financial Consumer Agency of Canada (FCAC):

The Financial Consumer Agency of Canada (FCAC) supervises all federally regulated financial institutions to ensure that they comply with federal consumer protection laws. For example, financial institutions are required by law to provide consumers with information about service charges, interest rates and complaint-handling procedures. They must also, subject to certain conditions, cash a federal government cheque up to \$1,500 and also open a deposit account when acceptable identification is presented. If you have a complaint about such a regulatory matter, you can contact the FCAC.

In Writing to: **Financial Consumer Agency of Canada** toll free: 1-866-461-FCAC (3222)
427 Laurier Avenue West, 6th Floor toll free fax: 1-866-814-2224
Ottawa ON K1R 1B9 website: www.fcac-acfc.gc.ca



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