Whenever you need to talk to us, we’ll be here to help.
You come first in everything we do.

1. Talk to Us

Talk to a representative at the branch or office where your complaint originated, or where you normally conduct your business. If your concerns are not resolved, please involve the manager/supervisor.

If you are a BMO Nesbitt Burns or Private Banking client, please also refer to the complaint resolution process documents given to you when you opened your account.

Alternatively, contact:

BMO Bank of Montreal Customer Contact Centre
Personal Banking
Call: 1-877-225-5266
TTY: 1-866-889-0889
Business Banking Services
Call: 1-877-262-5907
Visit: bmo.com (and click on Contact Us)

BMO Credit Cards
Call: 1-800-263-2263
TTY: 1-866-859-2089
Visit: bmo.com/creditcards

BMO Insurance
For BMO Life Assurance products
Call: 1-866-881-9054
For BMO Creditor & Travel Insurance products
Contact the BMO Bank of Montreal Customer Contact Centre (refer to above contact information). For questions relating to claims or underwriting, contact the insurer as set out in your Certificate of Insurance.
Visit: bmo.com/insurance/contact-us

BMO Nesbitt Burns
Contact your BMO Nesbitt Burns branch manager, as set out in your investment account statement.

BMO Investments Inc.
Contact your portfolio manager, as set out in your account statement.

BMO InvestorLine
Call: 1-888-776-6886
Email: info@bmoinvestorline.com
Visit: bmo.com/self-directed or bmo.com/advisedirect

BMO Private Banking
Contact your market manager.
Call: 1-800-844-6442
Visit: bmoprivatebanking.com

If you have a complaint, we encourage you to let us know and give us the opportunity to resolve the issue. We promise to address your complaint quickly, efficiently and professionally, because retaining your confidence is very important to us.

This brochure outlines BMO Financial Group’s Complaint Resolution Process for customers in Canada. It’s designed to put you in touch with the people who can help, beginning with Step 1.
2. Escalate to a Senior Officer

If your complaint is unresolved after following Step 1, you may escalate to the appropriate business group Senior Officer, listed below:

**BMO Bank of Montreal**
Office of the Senior Vice President
(your local branch will have specific contact details) or
Office of the Group Head, Canadian Personal and Commercial Banking
BMO Bank of Montreal
55 Bloor Street West
Toronto, ON M4W 3N5
Call: 1-800-372-5111
Fax: 416-927-6658

**BMO Credit Cards**
Office of the Head,
Bank of Montreal Customer Contact Centre
P.O. Box 3400 RPO Streetsville
Mississauga, ON L5M 0S9
Call: 1-800-372-5111
Fax: 1-866-868-1827

**BMO Insurance**
Office of the President
60 Yonge Street
Toronto, ON M5E 1H5
Call: 1-866-488-2595
Fax: 416-596-4185

**BMO Nesbitt Burns**
Designated Complaints Officer
BMO Nesbitt Burns, Retail Compliance
1 First Canadian Place
P.O. Box 150
Toronto, ON M5X 1A1
Call: 1-866-391-5897
Email: BMONB.Complaints@bmonb.com

**BMO InvestorLine**
Designated Complaints Officer
BMO InvestorLine, Compliance
1 First Canadian Place
P.O. Box 150
Toronto, ON M5X 1A1
Call: 1-888-776-6886
Email: info@bmoinvestorline.com

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**BMO Investments Inc.**
Office of the Chief Compliance Officer
100 King Street West, 19th floor
Toronto, ON M5X 1A1
Email: BMOIIcomplaints@bmo.com

**BMO Private Banking**
Office of the Chief Compliance Officer
1 First Canadian Place
100 King Street West, 19th floor
Toronto, ON M5X 1A1
Email: Complaints.BMOPB@bmo.com

**BMO Financial Group**
Office of the Chief Executive Officer
P.O. Box 1
Toronto, ON M5X 1A1

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3. Escalate to the BMO Ombudsman

If your complaint is unresolved after following Steps 1 and 2, you may escalate to the BMO Ombudsman.

The mandate of the BMO Ombudsman is to conduct impartial reviews of unresolved complaints regarding products or services offered by BMO’s Canadian operating groups.

The process is based on fairness, integrity and respect, and is focused on complaints for individual and small-business customers. At the conclusion of a review, the BMO Ombudsman may facilitate a resolution between the parties or make a recommendation to settle the complaint. The BMO Ombudsman does not investigate certain types of complaints, including:

- Credit-granting policies or risk-management decisions
- Decisions to close accounts
- Business decisions to change product or service offerings
- Interest rates, service charges or fees that apply to all customers
- Transaction, product or service issues for which BMO records no longer exist
- Matters that are, or have been, before a court, tribunal, or other independent dispute resolution body
It is your right to bring your case to OBSI for an impartial, informal and confidential review. OBSI is not a regulator, and does not advocate for consumers or the industry. Services are free to consumers.

Ombudsman for Banking Services and Investments
401 Bay Street, Suite 1505
P.O. Box 5
Toronto, ON M5H 2Y4
Call: 1-888-451-4519
Fax: 1-888-422-2865
Email: ombudsman@obsi.ca
Visit: obsi.ca

OmbudsService for Life & Health Insurance (OLHI)
If you are a client of the following entities:
• BMO Life Assurance Company
• BMO Life Insurance Company
• BMO Nesbitt Burns (and have purchased insurance products through BMO Nesbitt Burns Financial Services Inc.)
you have the option of escalating your concerns to OLHI. OLHI is a national independent complaint resolution and information service for consumers of Canadian life and health insurance products and services, including life, disability, employee health benefits and travel, and insurance investment products such as annuities and segregated funds.

OmbudsService for Life & Health Insurance
401 Bay Street, P.O. Box 7
Toronto, ON M5H 2Y4
Attention: Associate General Manager
or
Ombudsman des assurances des personnes
2001 Boul. Robert Bourassa, 17e étage
Montréal, Québec H3A 2A6
À l’attention: Directrice générale
Call (English): 1-888-295-8112
Call (French): 1-866-582-2088
Visit: olhi.ca

You are encouraged to follow all of BMO Financial Group’s Complaint Resolution steps prior to consulting OBSI or OLHI. However, if you refer a complaint to us and it is not being dealt with to your satisfaction, you may refer your complaint to OBSI or OLHI 90 days after we have received your complaint at Step 2.

4. Contact an Ombuds Service

Ombudsman for Banking Services and Investments (OBSI)
If your complaint relates to one of the following entities:
• BMO Bank of Montreal (Including clients of BMO Private Banking, BMO Creditor & Travel Insurance Clients, and BMO Credit Card products and services)
• BMO Investments Inc.
• BMO InvestorLine Inc.
• BMO Nesbitt Burns Inc.
you also have the option of escalating your complaint to OBSI.

This is an independent service for resolving banking services and investment disputes.
Voluntary Commitments and Codes of Conduct

BMO Financial Group has participated in the development of and is committed to the following Voluntary Commitments and Codes of Conduct, designed to protect consumers.

1. Canadian Code of Practice for Consumer Debit Card Services
2. Online Payments
3. Guidelines for Transfers of Registered Plans
4. CBA Code of Conduct for Authorized Insurance Activities
6. Model Code of Conduct for Bank Relations with Small and Medium - Sized Businesses
7. Plain Language Mortgage Documents CBA Commitment
8. Low-Cost and No-Cost Bank Accounts
9. MasterCard – Zero Liability
10. Undertaking on Right of Rescission of Principal Protected Notes
11. Code of Conduct for the Credit and Debit Card Industry in Canada
12. Commitment on Modification or Replacement of Existing Products and Services
14. Commitment to Provide Information on Mortgage Security
15. Commitment on Powers of Attorney and Joint Deposit Accounts

Let’s connect

For more information about the Voluntary Commitments and Codes of Conduct, visit: bmo.com

Alternative Options

Regulators and Provincial Securities Commissions

Financial Consumer Agency of Canada (FCAC)

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary commitments and codes of conduct. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees, interest rates and branch closures.

If you have a complaint concerning a consumer protection law or a voluntary commitment or code of conduct, you may contact the FCAC 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)
Visit: fcac-acfc.gc.ca

Note: The FCAC does not provide redress or compensation, and will not get involved in individual disputes.

TIPS

For a complete list of federal consumer-protection laws, voluntary commitments and codes of conduct, visit fcac-acfc.gc.ca.

Investment Industry Regulatory Organization of Canada (IIROC)

In Canada, regulation of the securities industry is carried out by provincial securities commissions and self-regulatory organizations, which include IIROC. IIROC monitors client complaints and disciplinary matters to proactively identify emerging regulatory issues at Member firms. IIROC requires its Members to report client complaints and disciplinary matters, including internal investigations, denial of registration, disciplinary actions, settlements, and civil, criminal or regulatory action against the firm or its registered employees.
The most recent version of this brochure is available online at bmo.com

BMO Financial Group’s Complaint Resolution Process

The Mutual Fund Dealers Association of Canada (MFDA) is the national self-regulatory organization for the distribution side of the Canadian mutual fund industry. The MFDA is structured as a not-for-profit corporation and its members are mutual fund dealers that are licensed with provincial securities commissions. The MFDA has also entered into a Co-Operative Agreement with the Autorité des marchés financiers and actively participates in the regulation of mutual fund dealers in Quebec.

**Mutual Fund Dealers Association of Canada**
121 King Street West, Suite 1000
Toronto, ON M5H 3T9
Call: 416-361-6332
Toll-free: 1-888-466-6332 (Option #2)
Fax: 416-361-9073
Email: complaints@mfda.ca
Visit: mfda.ca

You may wish to consider issues of internet security when sending sensitive information by standard email.

**Autorité des marchés financiers (AMF)**

As the regulatory body for Quebec’s financial sector, the AMF protects consumers and enforces Quebec’s financial legislation and regulations. The AMF offers guidance to consumers in preparing formal complaints regarding investments and insurance products.

**Autorité des marchés financiers**
800 Square-Victoria
22e étage CP 246
Tour de la Bourse
Montréal, QC H4Z 1G3
Call: 514-395-0337
Toll-free: 1-877-525-0337
Fax: 514-873-3090
Visit: lautorite.qc.ca/index.fr.html
Our Commitment to You

BMO Financial Group appreciates and values the opportunity to assist you in meeting your financial objectives, today and in the future. We’re committed to a strong customer focus: on service, excellence, and being responsive to help you reach your goals. This means that we will listen to you, and constantly seek ways to enhance your experience with us, so we can earn the right to be your financial services provider.

The most recent version of this brochure is available online at bmo.com