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

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.
Table of Contents

This brochure is divided into three sections, by product or service offered: Banking, Investments and Insurance. Please refer to the sections below, which outline how and where to escalate your complaint, so that we may ensure your concerns are referred to the right team.

Banking Complaints .................. 2
Please refer to this section if your complaint relates to a BMO Banking Product such as:
- Chequing and Savings Accounts
- Overdraft Protection, Credit Cards
- Mortgages, Loans, and Lines of Credit
- GICs and Term Deposits
- Business Banking

Investment Complaints ............... 6
Please refer to this section if your complaint relates to:
- Our BMO Nesbitt Burns Inc. full service investment management firm
- Our BMO InvestorLine Inc. online self-directed trading platform
- A BMO Investments Inc. mutual fund product or service
- An investment purchased with our BMO Private Banking team

Insurance Complaints ............... 12
Please refer to this section if your complaint relates to:
- A BMO Insurance Product such as:
  - Term Life Insurance
  - Permanent Life Insurance
  - Income Annuities
  - Critical Illness Insurance
- Creditor Insurance on:
  - Lines of Credit
  - Mortgages
  - BMO Credit Cards
- Insurance products purchased through BMO Estate Insurance Advisory Services Inc.
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 or supervisor. Alternatively, contact:

**BMO Bank of Montreal Customer Contact Centre**

**Personal Banking**
Call: 1-877-225-5266

**Business Banking Services**
Call: 1-877-262-5907
Visit: bmo.com (and click on Contact Us)

**BMO Credit Cards**
Call: 1-800-263-2263
Visit: bmo.com/creditcards

*For clients who are deaf or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS).

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

If you have a complaint about Travel or Creditor Insurance on your mortgage, line of credit or BMO Credit Card, please refer to the Insurance section.

2. Escalate to a Senior Officer

If your complaint has not been resolved to your satisfaction after following Step 1 referenced above, we encourage you to escalate your complaint by mail, telephone or fax to the appropriate business group listed below. Once we receive your complaint, one of our Senior Officer representatives will work to resolve your concerns as quickly as possible.

**BMO Bank of Montreal and BMO Credit Cards**
Senior Officer c/o Executive Resolution Office
P.O. Box 3400, RPO Streetsville
Mississauga, Ontario, L5M 0S9
Call: 1-800-372-5111
Fax: 1-855-743-6493
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 BMO Ombudsman conducts impartial reviews of unresolved complaints about 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.

The BMO Ombudsman will review concerns to determine if they are within its mandate. The BMO Ombudsman does not investigate certain types of complaints including business or risk management decisions, and matters that are, or have been, before a court.

Although the BMO Ombudsman is employed by BMO Financial Group and not an independent dispute resolution service, the Office does not report directly to any business areas and is not involved in BMO’s business operations.

At the conclusion of a review, the BMO Ombudsman may facilitate a resolution between the parties or make a recommendation to settle the complaint.

BMO Office of the Ombudsman

1 First Canadian Place, P.O. Box 150, Toronto, ON M5X 1H3
Call: 1-800-371-2541
Fax: 1-800-766-8029
Email: bmo.ombudsman@bmo.com
Escalate to the BMO Privacy Office
If your complaint is about the privacy of your personal information and remains unresolved after following Steps 1 and 2, you may escalate to the BMO Privacy Office:

BMO Office of the Chief Privacy Officer
1 First Canadian Place
P.O. Box 150, Toronto, ON M5X 1H3
Email: privacy.matters@bmo.com
Subject line: Attn: Chief Privacy Officer
Visit: bmo.com/privacy

If you are still not satisfied after contacting BMO’s Privacy Office, you may contact:

The Office of the Privacy Commissioner of Canada
Call: 1-800-282-1376
Visit: priv.gc.ca

4. Contact the Ombudsman for Banking Services and Investments (OBSI)

OBSI is an independent and impartial dispute resolution service for consumers with a complaint they can’t resolve with their banking services or investment firm.

The OBSI process is free of charge and confidential. You can send your complaint to OBSI if we haven’t responded to your complaint within 90 days since you contacted Step 2, or within 180 days of receiving our final response.

Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
P.O. Box 8, Toronto, ON M5H 3R3
Call: 1-888-451-4519 / 416-287-2877
Fax: 1-888-422-2865
Teletypewriter (TTY): 1-855-TTY-OBSI / 1-855-889-6274
Email: ombudsman@obsi.ca
Visit: obsi.ca
Voluntary Codes of Conduct and Public Commitments

The Canadian banking industry has developed several voluntary commitments and codes, designed to protect consumers and serve them better.

Copies or additional information about the voluntary commitments and codes are available on our website at bmo.com/home/popups/global/codes-of-conduct.

Alternative Options

**Financial Consumer Agency of Canada (FCAC)**

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary codes of conduct and public commitments.

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 voluntary code of conduct or public commitment, 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)

For calls from outside Canada: 613-960-4666

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

Fax: 1-866-814-2224 / 613-941-1436


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

For a complete list of federal consumer-protection laws, voluntary codes of conduct and public commitments, visit: canada.ca/en/financial-consumer-agency.html

**Legal Assistance**

You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action called limitation periods.

A lawyer can advise you of your options. Once the applicable limitation period expires, you may lose rights to pursue some claims.
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 or supervisor.

You can also refer to the complaint resolution process or terms and conditions documents given to you when you opened your account.

Alternatively, contact:

BMO Nesbitt Burns Inc.
Contact your BMO Private Wealth Market Leader, as set out in your investment account statement.

BMO Investments Inc.
Contact the branch manager at the branch indicated on your account statement.

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

BMO Private Banking
Contact your BMO Private Wealth Market Leader, as set out in your investment account statement.
Visit: bmoprivatebanking.com

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 Nesbitt Burns Inc.
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 Investments Inc.
Office of the Chief Compliance Officer
1 First Canadian Place, P.O. Box 150, Toronto, ON M5X 1A1
Email: BMIIComplaints@bmo.com
BMO InvestorLine Inc.
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

BMO Private Banking
Office of the Chief Compliance Officer
1 First Canadian Place, P.O. Box 150, Toronto, ON M5X 1A1
Email: Complaints.BMOPB@bmo.com

Still not satisfied?
If you are dissatisfied with our review, we will outline escalation options you may consider in our substantive response letter, including:

Ombudsman for Banking Services and Investments (OBSI)

OBSI is an independent and impartial dispute resolution service for consumers with a complaint they can’t resolve with their banking services or investment firm.

The OBSI process is free of charge and confidential. You can send your complaint to OBSI if we haven’t responded to your complaint within 90 days since you escalated to us, or within 180 days of receiving our final response.

Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
P.O. Box 8, Toronto, ON M5H 3R3
Call: 1-888-451-4519 / 416-287-2877
Fax: 1-888-422-2865
Teletypewriter (TTY): 1-855-TTY-OBSI / 1-855-889-6274
Email: ombudsman@obsi.ca
Visit: obsi.ca

BMO Ombudsman
The BMO Ombudsman conducts impartial reviews of unresolved complaints regarding products or services offered by BMO’s Canadian operating groups. The process is voluntary and focused on complaints for individual and small-business customers.

The BMO Ombudsman will review concerns to determine if they are within its mandate. The BMO Ombudsman does not investigate certain types of complaints including business or risk management decisions, and matters that are, or have been, before a court.
Although the BMO Ombudsman is employed by BMO Financial Group and is not an independent dispute resolution service, the Office does not report directly to any business areas and is not involved in BMO’s business operations.

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 estimated time the BMO Ombudsman takes to review and provide a response is approximately 45-55 days based on historical data. Please note that statutory limitation periods continue to run while the BMO Ombudsman reviews a complaint, which could impact the ability to commence a civil action.

**BMO Office of the Ombudsman**
1 First Canadian Place, P.O. Box 150, Toronto, ON M5X 1H3
Call: 1-800-371-2541
Fax: 1-800-766-8029
Email: bmo.ombudsman@bmo.com

**BMO Privacy Office**
If your complaint is regarding the privacy of your personal information, you may escalate to the BMO Privacy Office:

**BMO Office of the Chief Privacy Officer**
1 First Canadian Place, P.O. Box 150, Toronto, ON M5X 1H3
Email: privacy.matters@bmo.com
Subject line: Attn: Chief Privacy Officer
Visit: bmo.com/privacy

If you are still not satisfied after contacting BMO’s Privacy Office, you may contact:

**The Office of the Privacy Commissioner of Canada**
Call: 1-800-282-1376
Visit: priv.qc.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.

IIROC
Call: 1-877-442-4322
Fax: 1-888-497-6172
(Toll-free complaints line for inquiries and to have a Customer Complaint Form mailed to you)

Or visit: iiroc.ca/investors/makingacomplaint/Pages/default.aspx and either complete the online customer complaint form and email to investorinquiries@iiroc.ca or fax it using one of the numbers provided below:

Montréal:
5 Place Ville Marie, Suite 1550, Montréal, QC H3B 2G2
Call: 1-877-442-4322
Fax: 1-888-497-6172

Toronto:
Suite 2000, 121 King Street West, Toronto, ON M5H 3T9
Call: 1-877-442-4322
Fax: 1-888-497-6172

Calgary:
255 5th Avenue SW, Suite 800 – Bow Valley Square 3,
Calgary, AB T2P 3G6
Call: 1-877-442-4322
Fax: 1-888-497-6172

Vancouver:
Suite 2800 – Royal Centre, 1055 West Georgia Street,
P.O. Box 11164, Vancouver, BC V6E 3R5
Call: 1-877-442-4322
Fax: 1-888-497-6172

Mutual Fund Dealers Association of Canada (MFDA)
The MFDA is the self-regulatory organization in Canada that investigates complaints about mutual fund dealers and their representatives, and takes enforcement action where appropriate. You may make a complaint to the MFDA at any time, whether or not you have complained to us. The MFDA does not order compensation or restitution to clients of Members. The MFDA exists to regulate the operations, standards of practice and business conduct of its Members and their representatives with a mandate to enhance investor protection and strengthen public confidence in the Canadian mutual fund industry.
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
Fax: 416-361-9073
Email: complaints@mfda.ca
Visit: mfda.ca

**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.

If you are dissatisfied with how your complaint has been handled, you may have your file transferred to the AMF. The AMF may review your complaint or offer voluntary mediation to help resolve a dispute. To arrange for the transfer of your complaint file, complete the transfer form available on the AMF website.

**Autorité des marchés financiers**
800 Square-Victoria, 4e étage CP 246, Tour de la Bourse Montréal, QC H4Z 1G3
Call: 514-395-0337 (Montreal)
418-525-0337 (Quebec City)
Toll-free: 1-877-525-0337
Fax: 514-873-3090
Residents of Manitoba, New Brunswick or Saskatchewan

Securities regulatory authorities in these provinces have the power to, in appropriate cases, order that a person or company that has contravened securities laws in their province pay compensation to a claimant. The claimant is then able to enforce such an order as if it were a judgment of the superior court in that province. For more information, please visit:

**Manitoba:**
msc.gov.mb.ca

**New Brunswick:**
nbsc-cvmnb.ca

**Saskatchewan:**
fcaa.gov.sk.ca

**Legal Assistance**

You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action called limitation periods. A lawyer can advise you of your options. Once the applicable limitation period expires, you may lose rights to pursue some claims.
1. Talk to Us

**BMO Insurance**
(for BMO Life Assurance products and services)
Please contact BMO Insurance at 1-866-881-9054, or your advisor if applicable.

**BMO Creditor & Travel Insurance products**
(for insurance products offered through the Bank of Montreal including on mortgages, lines of credit and BMO Credit Cards)
Contact the BMO Bank of Montreal Customer Contact Centre
Call: 1-877-225-5266
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 Estate Insurance Advisory Services Inc.**
Please contact the Advisor indicated on your account statement.

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 Insurance**
Office of the President
60 Yonge Street, Toronto, ON M5E 1H5
Call: 1-866-488-2595
Email: Insurance.ResolutionOffice@bmo.com

**BMO Creditor and Travel Insurance**
Office of the President
60 Yonge Street, Toronto, ON M5E 1H5
Call: 1-866-488-2595
Email: Insurance.ResolutionOffice@bmo.com

**BMO Estate Insurance Advisory Services Inc.**
Office of the Chief Compliance Officer
1 First Canadian Place
P.O. Box 150, Toronto, ON M5X 1A1
Email: EIASI.Complaints@bmo.com
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 BMO Ombudsman conducts impartial reviews of unresolved complaints about 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.

The BMO Ombudsman will review concerns to determine if they are within its mandate. The BMO Ombudsman does not investigate certain types of complaints including business or risk management decisions, and matters that are, or have been, before a court.

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At the conclusion of a review, the BMO Ombudsman may facilitate a resolution between the parties or make a recommendation to settle the complaint.

**BMO Office of the Ombudsman**

1 First Canadian Place, P.O. Box 150, Toronto, ON M5X 1H3
Call: 1-800-371-2541
Fax: 1-800-766-8029
Email: bmo.ombudsman@bmo.com

4. Escalate to an Independent Ombuds Service

Our final response letter will provide you with the option to contact one the following Ombuds Services:

**OmbudService for Life & Health Insurance (OLHI)**

If you are a client of the following entities:

- BMO Life Assurance Company
- BMO Nesbitt Burns Inc. (and have purchased insurance products through BMO Estate Insurance Advisory Services Inc.)
You have the option of escalating your concerns to OLHI if you’re not satisfied with our final response or more than 90 days have passed since you filed your complaint and you haven’t received a final response.

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, travel health insurance, and insurance investment products such as annuities and segregated funds.

**OmbudService for Life & Health Insurance**
20 Adelaide St. East, Suite 802,  
P.O. Box 29, Toronto, ON M5C 2T6  
Attention: Associate General Manager  
Call (English): 1-888-295-8112  
Call (French): 1-866-582-2088  
Visit: olhi.ca

**Ombudsman for Banking Services & Investments (OBSI)**
If your complaint is regarding BMO Creditor and Travel Insurance on your mortgage, line of credit or BMO Credit Card, you can escalate your concerns to OBSI.

OBSI is an independent and impartial dispute resolution service for consumers with a complaint they can’t resolve with their banking services or investment firm.

The OBSI process is free of charge and confidential. You can send your complaint to OBSI if we haven’t responded to your complaint within 90 days since you contacted Step 2, or within 180 days of receiving our final response.

**Ombudsman for Banking Services and Investments**
20 Queen Street West, Suite 2400  
P.O. Box 8, Toronto, ON M5H 3R3  
Call: 1-888-451-4519 / 416-287-2877  
Fax: 1-888-422-2865  
Teletypewriter (TTY): 1-855-TTY-OBSI / 1-855-889-6274  
Email: ombudsman@obsi.ca  
Visit: obsi.ca
Alternative Options

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The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary codes of conduct and public commitments.

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 voluntary code of conduct or public commitment, 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)
For calls from outside Canada: 613-960-4666
Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771
Fax: 1-866-814-2224 / 613-941-1436

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

For a complete list of federal consumer-protection laws, voluntary codes of conduct and public commitments, visit: canada.ca/en/financial-consumer-agency.html

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.

If you are dissatisfied with how your complaint has been handled, you may have your file transferred to the AMF. The AMF may review your complaint or offer voluntary mediation to help resolve a dispute. To arrange for the transfer of your complaint file, complete the transfer form available on the AMF website.
Autorité des marchés financiers
800 Square-Victoria
4e étage CP 246, Tour de la Bourse Montréal, QC H4Z 1G3
Call: 514-395-0337 (Montreal)
418-525-0337 (Quebec City)
Toll-free: 1-877-525-0337
Fax: 514-873-3090
If you reside in Saskatchewan you may contact the Superintendent of Insurance at:

Superintendent of Insurance
Insurance and Real Estate Division
Financial and Consumer Affairs Authority
Suite 601, 1919 Saskatchewan Drive
Regina, Saskatchewan S4P 4H2
Phone: 306-787-6700
Fax: 306-787-9006
Email: fid@gov.sk.ca
Website: fcaa.gov.sk.ca

Legal Assistance
You may consider retaining a lawyer to assist with the complaint. You should be aware that there are legal time limits for taking civil action called limitation periods. A lawyer can advise you of your options. Once the applicable limitation period expires, you may lose rights to pursue some claims.
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 demands that we will listen to you, constantly seek ways to enhance your experience with us, and help us earn the right to be your financial services provider.

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

Learn more
bmo.com