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, as retaining your confidence and trust is of the utmost importance.

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.
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. Alternatively, contact:

**BMO Bank of Montreal Customer Contact Centre**
Personal
Call: 1-877-225-5266
TTY: 1-866-889-0889
Business Services
Call: 1-877-262-5907
Visit: bmo.com

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

**BMO® Insurance**
Call: 1-866-881-9054
for BMO Life Assurance products

**For BMO Creditor 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 indicated in your certificate of insurance.
Visit: bmo.com

**BMO Nesbitt Burns®**
Contact your Branch Manager as indicated on your account statement

**BMO Investments Inc.**
Contact your Branch Compliance Officer as indicated on your account statement

**BMO InvestorLine®**
Call: 1-888-776-6886
Email: info@bmoinvestorline.com
Visit: bmoinvestorline.com

**BMO Private Banking**
Contact your Market Manager
Call: 1-800-844-6442
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 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 Card**
Office of the Head, North American 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

**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 Financial Group’s Complaint Resolution Process
BMO Investments Inc.
Office of the Chief Compliance Officer
1 First Canadian Place
100 King Street West, 19th floor
Toronto, ON M5X 1A1
Email: BMOIIcomplaints@bmo.com

BMO Private Banking
Office of the Chief Compliance Officer
Brookfield Place
181 Bay Street, Suite 2820
Toronto, ON M5J 2T3

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

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’s mandate is to conduct impartial reviews of unresolved financial services complaints for customers of Canadian operating groups. The process is based on fairness, integrity and respect, and considers: the interests of all parties, any relevant documentation, applicable laws, rules, regulations, policies and industry practices, as well as the overall fairness of the situation. 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
- Levels of interest rates, service charges or fees that apply to all customers
- Transaction or other 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
BMO Financial Group 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
Visit: bmo.com

Escalate to BMO Financial Group Privacy Office
If your complaint is regarding the privacy of your personal information and remains unresolved after following Steps 1 and 2, you may contact the Privacy Office at:
Email: privacy.matters@bmo.com
Subject line: Attn: Chief Privacy Officer

BMO Financial Group Office of the Chief Privacy Officer
1 First Canadian Place
P.O. Box 150
Toronto, ON M5X 1A1
If you are still not satisfied, you can contact:
The Office of the Privacy Commissioner of Canada
Call: 1-800-282-1376
Visit: privcom.gc.ca

4. Contact an Ombuds Service
Ombudsman for Banking Services and Investments
If your complaint relates to one of the following entities:
• BMO Bank of Montreal (Including clients of BMO Private Banking, BMO Creditor Insurance Clients, and BMO Credit Card)
• BMO Investments Inc.
• BMO InvestorLine Inc.
• BMO Nesbitt Burns Inc.
You also have the additional option of escalating your complaint to the Ombudsman for Banking Services and Investments (OBSI). OBSI is an independent service for resolving banking services and investment disputes.
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

OmbudService for Life & Health Insurance
If you are a client of the following entities:

- BMO Life Assurance Company
- BMO Life Insurance Company
- BMO Nesbitt Burns who has purchased an insurance product through BMO Nesbitt Burns Financial Services Inc.

You have the option of escalating your concerns to the OmbudService for Life & Health Insurance (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, travel, and insurance investment products such as annuities and segregated funds.

OmbudService for Life & Health Insurance
401 Bay Street, P.O. Box 7
Toronto, ON M5H 2Y4
Attention: Associate General Manager
or
2001, rue University, 17e étage
Montréal, Québec H3A 2A6
Attention: Manager, Quebec Region
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 after 90 days from our receipt of your complaint at Step 2.
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
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
Call: 1-877-225-5266, select language and then select option 3.
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 cannot get involved in individual disputes.

For a complete listing 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 (SROs), which includes IIROC. IIROC monitors client complaints and disciplinary matters to proactively identify emerging regulatory issues at Member firms. The 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 (continued)
Call: 1-877-442-4322
(Toll-free complaints line for inquiries and to have a Customer Complaint Form mailed to you)
or
Visit: iiroc.ca – go to the section on Filing a Complaint, print a Customer Complaint Form and mail or fax it to:

Montréal
Investment Industry Regulatory Organization of Canada
5 Place Ville Marie, Suite 1550
Montréal, QC H3B 2G2
Call: 514-878-2854
Fax: 514-878-3860

Toronto
Investment Industry Regulatory Organization of Canada
Suite 1600, 121 King Street West
Toronto, Ontario M5H 3T9
Call: 416-364-6133
Toll free: 1-877-442-4322
Fax: 416-364-0753

Calgary
Investment Industry Regulatory Organization of Canada
255-5th Avenue S.W.
Suite 800 – Bow Valley Square 3
Calgary, Alberta T2P 3G6

Vancouver
Investment Industry Regulatory Organization of Canada
Suite 2800 – Royal Centre
1055 West Georgia Street P.O. Box 11164
Vancouver, BC V6E 3R5
Fax: 604-683-3491
The most recent version of this brochure is available online at bmo.com

Mutual Fund Dealers Association of Canada (MFDA)
The MFDA is the national self-regulatory organization (SRO) 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.

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

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
C.P. 246, tour de la Bourse
Montréal, PQ 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: to service, to excellence, and to being responsive to help you reach your goals. This demands that we 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

BMO Financial Group

We’re here to help™

™/® Trademarks of Bank of Montreal.

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