

We're here to help.

Whenever you need to talk to us,
we'll be here to help.

BMO  Financial Group

We're 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, 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.

If you are a BMO Nesbitt Burns, BMO Private Banking, or BMO Investments Inc. client, please also refer to the complaint resolution process or terms and conditions 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

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 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 the branch manager at the branch indicated on 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

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 President, North American Personal
and Business 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 Estate Insurance Advisory Services Inc. (for Insurance Products)

Email: InsuranceCompliance@bmo.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

BMO Investments Inc.

Office of the Chief Compliance Officer
1 First Canadian Place,
P.O. Box 150, Toronto, ON M5X 1A1
Email: BM011complaints@bmo.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

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 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 or risk-management decisions
- Setting and/or changing of policies, procedures, products or services
- Setting and/or changing of interest rates, service charges or fees
- Decisions to close accounts
- 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 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

Visit: bmo.com/home/popups/global/ombudsman/ombudsman-details

Escalate to the BMO Privacy Office

If your complaint is regarding 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 a Third-Party Ombudsman

You are encouraged to follow all of BMO Financial Group's Complaint Resolution steps prior to consulting either of the ombudsman service providers below. However, if you refer a complaint to us and it is not being dealt with to your satisfaction, you may refer your complaint to either of the following third-party ombudsman offices at the earlier of when we inform you of our decision with regard to the complaint or 90 days after we have received your complaint at Step 2.

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.
- BMO Private Investment Counsel Inc.
- BMO Trust Company

You also have the option of escalating your complaint to OBSI which 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

Teletypewriter (TTY): 1-855-TTY-OBSI / 1-855-889-6274

Email: ombudsman@obsi.ca

Visit: obsi.ca

OmbudService 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 Estate Insurance Advisory 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.

OmbudService 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

Voluntary Codes of Conduct and Public Commitments

BMO Financial Group has participated in the development of and is committed to the following Voluntary Codes of Conduct and Public Commitments, 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
5. Principles of Consumer Protection for Electronic Commerce: A Canadian Framework
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 Modified or Replacement of Existing Products & Services
13. Code of Conduct for Federally Regulated Financial Institutions – Mortgage Prepayment Information
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 Codes of Conduct and Public Commitments, 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 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

Visit: canada.ca/en/financial-consumer-agency.html

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 codes of conduct and public commitments, visit: canada.ca/en/financial-consumer-agency.html

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

(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 to:

Montréal:

5 Place Ville Marie, Suite 1550, Montréal, QC H3B 2G2

Call: 514-878-2854

Fax: 514-878-3860

Toronto:

Suite 2000, 121 King Street West, Toronto, ON M5H 3T9

Call: 416-364-6133

Toll free: 1-877-442-4322

Fax: 416-364-0753

Calgary:

255 5th Avenue SW, Suite 800 – Bow Valley Square 3, Calgary, AB T2P 3G6

Call: 403-262-6393

Fax: 403-234-0861

Vancouver:

Suite 2800 – Royal Centre, 1055 West Georgia Street, P.O. Box 11164, Vancouver, BC V6E 3R5

Call : 604-683-6222

Fax: 604-683-3491

Mutual Fund Dealers Association of Canada (MFDA)

The 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@mfd.ca

Visit: mfd.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.

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
22e 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

Visit: lautorite.qc.ca/en/general-public/assistance-complaints-and-compensation/

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



Learn more
bmo.com

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**

BMO  **Financial Group**
We're here to help.™

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