State Street Trust Company Canada ("SSTCC")

Complaint Handling Procedures

State Street Trust Company Canada has an unwavering customer focus, and it is important that we listen to your concerns.

There are 3 steps available to customers to resolve Complaints:

1.) Contact a customer service representative or your customer relationship manager at State Street Trust Company Canada so we can address your Complaint in a timely manner. If your Complaint is not resolved to your satisfaction, we encourage you to request the customer service representative or customer relationship manager involve their department head.

2.) After following Step 1: If your Complaint remains unresolved, you may contact our Complaints Officer by mail, email or telephone. The following is the Complaints Officer's contact information:

Mail:
State Street Trust Company Canada
Attention: Complaints Officer
State Street Financial Centre
30 Adelaide Street East - Suite 1100
Toronto, Ontario
M5C 3G6
Email:
canada-information@statestreet.com
Telephone: (416) 362-1100

3.) After following Step 2: If you are not satisfied with our response to your Complaint, you may contact the Ombudsman for Banking Services and Investments ("OBSI") 90 calendar days after you started the internal Complaint Handling procedures. You have up to 180 calendar days after receiving the Complaints Officer's written response to contact the OBSI. State Street Trust Company Canada is a member of OBSI which is an approved External Complaint Body. The following is the contact information for the OBSI:

Mail:
Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
P.O. Box 8
Toronto, ON M5H 3R3

Email: ombudsman@obsi.ca
Facsimile Number: 1-888-422-2865
Telephone Number: 1-877-986-8821
Website: http://www.obsi.ca

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.
Financial institutions are legally required to have a complaint-handling process in place. If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.
If you are not satisfied with how your complaint has been handled or 90 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: See OBSI details above.

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: https://www.canada.ca/en/financial-consumer-agency/corporate/contactus.html

Phone:

For service in English: 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666

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

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC.

Visit https://srvcanadavrs.ca/en/ to learn more.

Mailing address:
Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2

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