

Complaint-Handling Process for the Canadian Branch of Silicon Valley Bank

The Canadian branch of Silicon Valley Bank (“SVB”) is committed to providing clients with excellent service and has established the following client-focused complaint escalation process to identify and resolve issues impacting your experience. Your feedback is important to us and we invite you to share your feedback with us at any time.

SVB is committed to conducting its business in accordance with all applicable laws, regulatory requirements, and the highest ethical standards.

Step One

If you encounter any problem or are dissatisfied with our products or services, please submit your complaint or concern in person, by telephone or in writing directly to the SVB employee who is serving you. This employee is the first point of contact and he or she is empowered and encouraged to resolve complaints by clients.

Step Two

If the SVB employee that is serving you cannot resolve your complaint to your satisfaction, the employee will escalate your complaint to the Chief Compliance Officer of the Canadian branch of SVB. You are not required to re-submit your complaint to the Chief Compliance Officer.

Step Three

If the Chief Compliance Officer cannot resolve your complaint to your satisfaction, he or she will escalate your complaint to the Principal Officer of the Canadian branch of SVB. You are not required to re-submit your complaint to the Principal Officer.

We will consider your complaint at each step of the complaint process expeditiously and will provide you with a written response to your complaint. Our response will include appropriate details and explanations regarding how we reached our final decision and the options available to you for pursuing the matter further should you choose to do so.

At any time during the complaint-handling process, you may request updates on the status of your complaint by contacting the SVB employee to whom you submitted your complaint or by contacting SVB at 416.417.7888.



Step Four

If the situation is still not resolved to your satisfaction, you may wish to contact SVB's external complaints body, the Ombudsman for Banking Services and Investments ("OBSI"). OBSI is an independent body appointed to resolve disputes between financial institutions and their clients. OBSI will consider your complaint if we have not provided you with a final response within 90 calendar days or if we gave you a final response to your complaint but you are still unsatisfied. Once you receive the final response, you have 180 calendar days to bring your complaint to OBSI.

The contact information for OBSI is as follows:

Ombudsman for Banking Services and Investments:

Telephone Numbers: 888.451.4519 or 416.287.2877

TTY: 844-358-3442

Fax: 888.422.2865 or 416.225.4722

Email: ombudsman@obsi.ca

Address: 20 Queen Street West, Suite 2400, P.O. Box 8, Toronto, Ontario M5H 3R3

Website: www.obsi.ca/en/about-us/contact-us.aspx

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada ("FCAC") supervises federally regulated financial institutions including the Canadian branch of SVB to ensure it complies with federal consumer protection laws. If you have a complaint about any obligation of SVB under a consumer provision of the *Bank Act* (Canada) you may contact the FCAC:

- at its office at:
Financial Consumer Agency of Canada
427 Laurier Avenue West, 6th Floor
Ottawa, Ontario K1R 1B9
- by telephone at 1.866.461.3222 (French 1.866.461.2232); or
- through its website at: www.fcac-acfc.gc.ca.