



Complaint-Handling Process for the Canadian Branch of Silicon Valley Bank (“SVB Canada”)

SVB Canada is committed to providing an exceptional client experience when any person is engaging with the products and services that we offer, sell, or provide. We are also committed to conducting business in accordance with applicable laws, regulatory requirements, and the highest ethical standards.

Your concerns related to interactions and experiences with our products and services are important to us. If you are dissatisfied with a product or service that is offered, sold or provided by SVB Canada, or the manner in which it is offered, sold or provided, we invite you to share your concerns with us through the following complaint-handling process. We would appreciate the opportunity to understand and resolve your concerns.

Step One

Please submit your complaint in person, by telephone or in writing directly to the SVB Canada associate who is serving you. This person is your first point of contact and is empowered and encouraged to resolve your complaint. Once we receive your complaint, we will provide you with a written acknowledgment of receipt, and a copy of this document.

Step Two

The SVB Canada associate who is serving you will refer your complaint to an SVB Canada Complaints Officer:

- (a) if a decision is not made within 14 calendar days from the date on which your complaint was first communicated to us; or
- (b) upon your request in writing, if the SVB Canada associate is unable to resolve your complaint to your satisfaction.

Step Three

If the SVB Canada Complaints Officer was unable resolve your complaint to your satisfaction, he or she will refer your complaint to the SVB Canada Chief Complaints Officer upon your request in writing.

We will diligently consider your complaint at each step of the complaint process in order to facilitate a resolution as efficiently as possible. We will provide you with a written response to your complaint without delay, unless your complaint was resolved to your satisfaction in Step One. Our written response will include facts relating to the complaint, relevant information, and calculations used to arrive at our decision. It will also identify 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 Canada associate to whom you submitted your complaint, or by contacting SVB Canada at 416-417-7888.

Step Four

If you are not satisfied with our decision on your complaint, or 56 days have passed since we first received your complaint, you may 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.

The contact information for OBSI is as follows:



Ombudsman for Banking Services and Investments

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

Telephone: 888-451-4519 or 416-287-2877

TTY: 844-358-3442

Fax: 888-422-2865 or 416-225-4722

Email: ombudsman@obsi.ca

Website: www.obsi.ca/en/index.aspx

Financial Consumer Agency of Canada

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

Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor
Ottawa, Ontario K1R 1B9

Telephone: 1-866-461-3222 (French 1-866-461-2232)

TTY: 866-914-6097

Website: www.canada.ca/en/financial-consumer-agency.html