

## Overview

This annual report presents the EBC CCO's Office results for the fiscal year ending October 31, 2024. Exchange Bank of Canada does not generally receive consumer provision complaints about its services as it does not offer consumer services.

## About CCO and the Customer Complaints Process

If a customer's complaint is unresolved after speaking with an EBC business representative and escalating the complaint to EBC's Managing Director (steps 1 and 2 of the complaints process), the complaint can be escalated to the EBC CCO. The EBC CCO's mandate is to conduct impartial reviews of unresolved financial services complaints for EBC customers.

The process is based on fairness, integrity, and respect and considers: the interest 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 EBC CCO may facilitate a resolution between the parties or make a non-binding recommendation.

If a customer is still not satisfied with the EBC CCO's response, they have the option of escalating their complaint to the Ombudsman for Banking Services and Investments (OBSI). OBSI is an independent service for resolving disputes respecting banking services and investment services. For more information, go to EBC's complaints web page at <https://www.ebcfx.com/en/complaints> or contact an EBC business representative.

## Complaint Reporting

Number of complaints resolved by EBC's CCO

3

Average number of business days to resolve an EBC CCO complaint

3 to 4 days

Number of complaints that were resolved to the satisfaction of the complainant

3

\*Not applicable.

Due to EBC's business model, which does not include retail transactions, EBC does not generally receive consumer provision complaints.