

Customer Complaints Appeals Office (CCAO)

Our role at the CCAO is to offer a voluntary, and confidential forum to ensure clients are treated fairly, ethically and in accordance with best business practices. By submitting your complaint, you provide us with permission to discuss your issue with relevant Tangerine business lines to complete this assessment. At the CCAO our primary role is investigating unresolved client complaints, through a credible dispute resolution process that is fair, transparent, and accessible. We also proactively look to identify and make recommendations on how Tangerine can improve their operations, products, and services in order to enhance the Tangerine client experience.

There are some matters that are outside of our mandate*. The CCAO does not:

- Review complaints about matters of general policy (such as interest rates, service fees or account closures);
- Reverse or alter credit decisions;
- Review matters that have previously been settled, that are or have been the subject of litigation, are being handled by lawyers on behalf of the Bank or have already been decided by the courts, by an arbitrator, a regulator, or any administrative tribunal; or
- Review complaints related to transactions for which records no longer exist (typically Tangerine is not required to maintain records for more than seven years; however, sometimes the retention period may be shorter, depending on the nature of the records).

**If it is determined that a complaint does not fall within our mandate, will we still investigate to confirm that regulatory requirements have been met and the Bank has followed proper procedures.*

Any recommendations we make are non-binding and parties are free to accept or reject our decision and pursue other options for resolution.

The CCAO keeps track of the number of complaints and the time it takes to handle each complaint. The information is used to create an annual report for the CCAO.

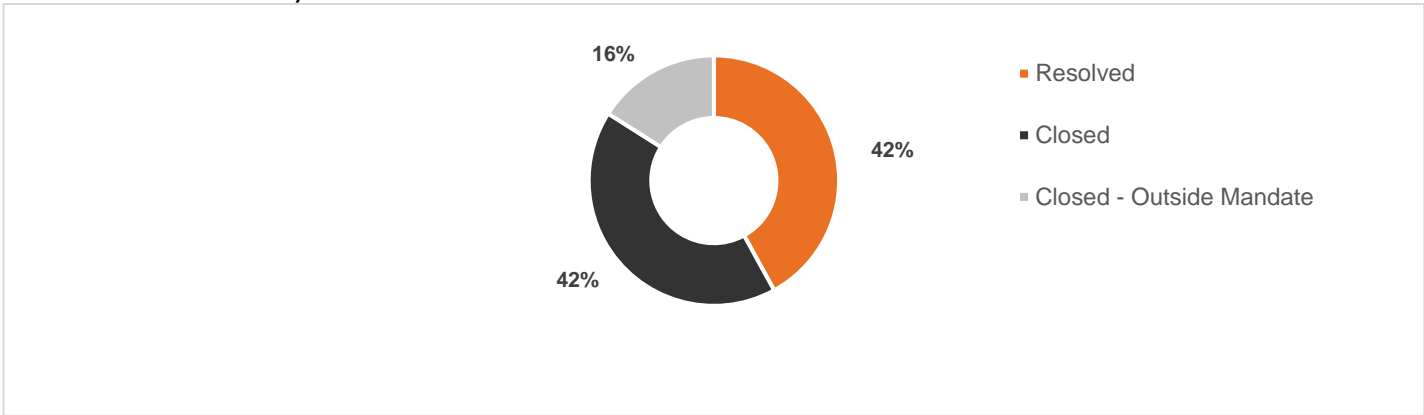
In 2023, the Minister of Finance announced that the Ombudsman for Banking Services and Investments (OBSI) would be designated as Canada's sole External Complaints Body (ECB) following the FCAC Commissioner's recommendation. Effective November 1, 2024, OBSI serves as Scotiabank's designated ECB.

CCAO Annual Report 2024

November 1, 2023 - October 31, 2024	
Total Banking Complaints	194
Average handling time*	53 Days

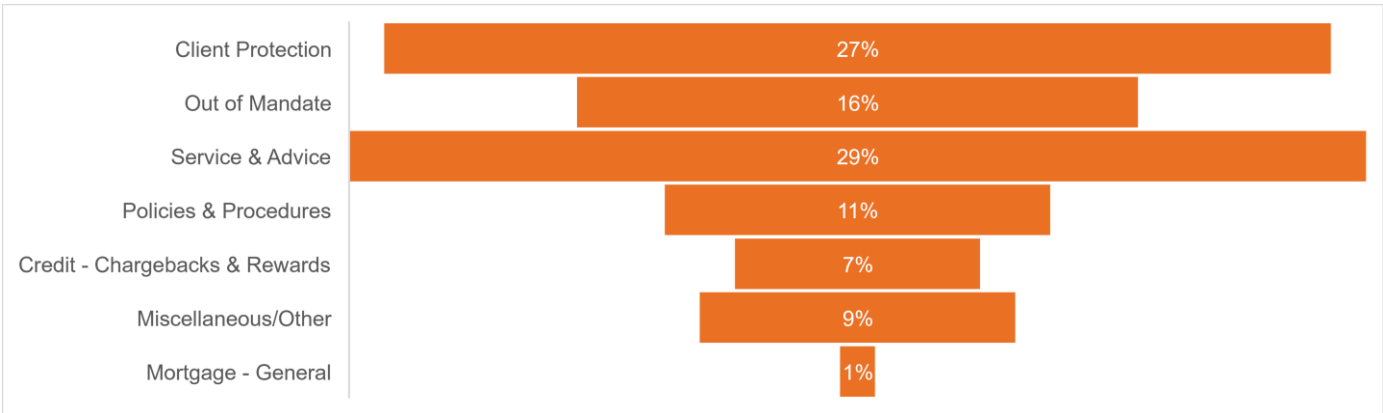
**The average handling time includes the time taken by the Bank to handle the complaint at all levels of the process and excludes the time taken by customers to escalate.*

2024 Case Reviews by Outcomes

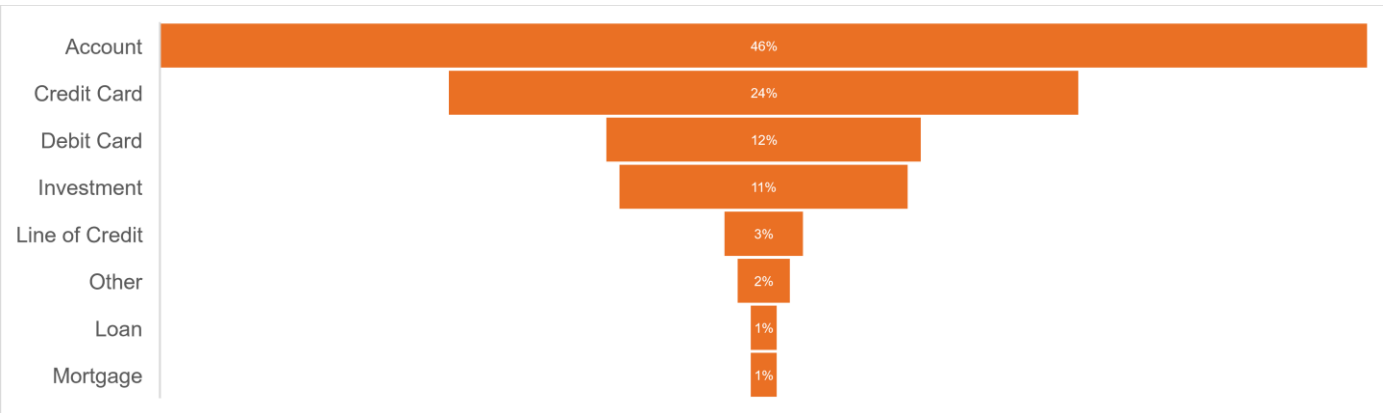


We consider a case to be 'resolved' if we believe we have resolved the case to the satisfaction of the customer. We consider a case to be 'closed' if we have been unable to resolve the case to the satisfaction of the customer.

2024 Case Reviews by Nature of Complaint



2024 Case Reviews by Product



2024 Case Reviews by Service

