

TD FINANCING SERVICES PROBLEM RESOLUTION PROCESS

Our Commitment to You

TD Financing Services Inc. and TD Financing Services Home Inc. (for the purposes of this Problem Resolution Process section, collectively referred to as “TD Financing Services”, “we”, “us” or “our”) prides itself on the quality of service delivered to its customers in a professional and courteous manner. At the same time, we realize that concerns may arise with your relationship with us. TD Financing Services has a problem resolution process in order to ensure your concerns are handled with the care they deserve. Should you have a concern that you believe requires our prompt attention, we ask that you take the time to read our process.

Tell us about your problem or concern in the way that is most convenient for you. You may contact a Customer Service Representative by telephone, fax or mail.

Mail: TD Financing Services Inc.
PO Box 4086, Station A
Toronto ON M5W 5K3

Telephone: 1-866-694-4392

Fax: 1-800-832-8911 or 416-463-0505

Please include your full name, address and telephone number in your communication. Our representatives will work hard to resolve your problem to your satisfaction. If you are not satisfied with the solution that they are able to provide, the concern will be elevated to a Manager who will become responsible for the resolution of your concern.

Elevation to our Complaint Review Committee

If you are not satisfied with the solution you receive from the Manager, the Manager will offer to elevate your problem – communicating all relevant details you provided on your behalf – to the Complaint Review Committee. The Complaint Review Committee is made up of senior managers whose sole responsibility is to handle your concern at the senior level. Alternatively, if you prefer to elevate the problem yourself, the Manager will be pleased to provide you with the contact information of the committee.

Contact the TD Ombudsman

If your problem or concern remains unresolved to your satisfaction after elevation to the Complaint Review Committee, you may contact the TD Ombudsman. The TD Ombudsman is dedicated to resolving disputes fairly and professionally. Please note that the mandate of the TD Ombudsman's office does not include disputes regarding the granting or declining of credit, but only deals with operational issues that occur.

If it is determined that your concern has not been addressed by the Complaint Review Committee, the TD Ombudsman may direct your problem to the appropriate department for investigation and response. Within five days of receiving your enquiry, the TD Ombudsman will write or call to advise you if and where your problem has been redirected, whether it has been resolved, or in more complex cases, what further steps are being taken and when you can expect a resolution. You may contact the TD Ombudsman by:

Mail: TD Ombudsman
P.O. Box 1
Toronto-Dominion Centre
Toronto, ON M5K 1A2
Telephone: 416-982-4884 or 1-888-361-0319
Fax: 416-983-3460
Email*: td.ombudsman@td.com

Please include your full name, address and telephone number on your email.

Contact the ADR Chambers Banking Ombuds Office (ADRBO)

If your concern still remains unresolved to your satisfaction after contact with the TD Ombudsman, you may then contact the the ADR Chambers Banking Ombuds Office (ADRBO) by mail at by:

Mail: ADR Chambers Banking Ombuds Office
112 Adelaide Street East
Toronto, ON M5C 1K9
Toll-free fax: 1-877-307-0014
Email*: contact@bankingombuds.ca

Please include your full name, address and telephone number on your email.

The ADRBO can also be contacted by toll-free telephone at 1-800-941-3655. Please visit www.bankingombuds.ca for more information about ADRBO.

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions, and their affiliates in certain circumstances, to ensure that they comply with federal consumer protection laws.

The FCAC also helps educate consumers, and monitors industry codes of conduct and public commitments designed to protect the interests of consumers.

If you have a complaint regarding a potential violation of a consumer protection law, a public commitment, or an industry code of conduct, you can contact the FCAC in writing at: 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON

K1R 1B9. The FCAC can also be contacted by telephone at 1-866-461-3222 (en français 1-866-461-2232) or through its website at www.fcac-acfc.gc.ca. Please note, the FCAC does not become involved in matters of redress or compensation – all such requests must follow the process set out above.

*For your protection, do not send confidential information via email, as it is NOT a secure method of communication. If your request is urgent or requires disclosure of confidential information for resolution, please call the appropriate number.