



COMPLAINT HANDLING PROCEDURE

Fairstone Bank of Canada and its subsidiaries (collectively, “Fairstone”) value your business, and we are committed to providing the best possible service to all our customers. If you have a complaint, we encourage you to take the following steps to quickly and effectively resolve your complaint.

Step 1: Contact the Customer Care Centre or Representative

Our team is here to help. You can reach the Customer Care Centre or the representative you were initially dealing with (the “Representative”) by telephone, mail or email as indicated below. Addressing your complaint will be quicker and easier if you have the following information available:

- Full name, phone number and mailing address that is associated with your account;
- The nature of your complaint and relevant details such as specific fees or transactions;
- The name of anyone that you have already talked to about your concerns; and
- Your contact information so we can reach you.

COMPANY/ PRODUCT	PHONE NUMBER	ADDRESS
Eden Park Inc. <i>Vehicle Financing</i> www.edenparkcanada.com	1-833-761-8977	52 Titan Road Etobicoke, ON M8Z 2J8 customerservice@edenparkcanada.com
Fairstone Financial Inc. <i>Personal Loans, Mortgage</i> www.fairstone.ca	1-866-915-9423	630 René-Lévesque West, Suite 1400 Montréal, QC H3B 1S6
Fairstone Financial Inc. <i>Retail Financing</i> www.fairstone.ca	1-888-638-2274	630 René-Lévesque West, Suite 1400 Montréal, QC H3B 1S6
Fairstone Bank of Canada <i>Walmart Rewards Mastercard</i> www.fairstonebank.ca www.walmartrewards.ca	1-888-331-6133	Walmart Rewards Mastercard P.O. Box 217 Orangeville, ON L9W 2Z6
Fairstone Bank of Canada <i>First National Home Equity Secured MC</i> www.fairstonebank.ca www.firstnational.ca	1-855-634-1328	First National Home Equity Secured MC P.O. Box 220 Orangeville, ON L9W 2Z6
Fairstone Bank of Canada <i>GIC</i> www.fairstonebank.ca		https://www.fairstonebank.ca/contact-us/ GIC Inquiries
fig <i>Personal Loans</i> www.fig.ca	1-844-431-3444	630 René-Lévesque West, Suite 1400 Montréal, QC H3B 1S6 support@fig.ca

COMPANY/ PRODUCT	PHONE NUMBER	ADDRESS
Home Trust Company and Home Bank <i>General inquiries</i>	1-877-903-2133	inquiry.htc@hometruster.ca
Home Trust Company and Home Bank <i>Deposit Brokers</i>	1-855-270-3629	complaint.deposits@hometruster.ca
Home Trust Company <i>Mortgages</i>	1-855-270-3630	inquiry.htc@hometruster.ca
Home Trust Company <i>Retail Lending Services</i>	1-888-763-0002	inquiry.htc@hometruster.ca
Home Trust Company <i>Visa Cards</i>	1-888-281-7793	inquiry.htc@hometruster.ca
Oaken Financial	1-855-625-3622	service@oaken.com

Step 2: Contact an Escalated Complaint Manager

If you are not satisfied with the response received in Step 1, you can request to have your complaint referred to an Escalated Complaint Manager. Your complaint will be automatically escalated if it is not closed or resolved within 14 days.

Step 3: Contact the Commissioner of Complaints

If you are not satisfied with the Escalated Complaint Manager's resolution of your complaint, you may escalate your complaint by writing to the Commissioner of Complaints (the "Commissioner") at the address below. Please note that the Commissioner is not an independent dispute resolution service. The Commissioner's mandate is to conduct an objective and unbiased investigation of complaints that were not resolved to the customer's satisfaction.

Fairstone Bank of Canada
Attn: Commissioner of Complaints
145 King Street West, Suite 2500
Toronto, ON M5H 1J8

Step 4: Contact Ombudsman for Banking Services and Investments ("OBSI")

OBSI is an independent agency that helps consumers and financial institutions resolve disputes. OBSI operates independently of Fairstone. You may contact OBSI if you are not satisfied with the resolution offered after completing Steps 1 to 3, or if Fairstone has had 56 calendar days to deal with your complaint but has not provided you with a written response.

By Phone:

1-888-451-4519

By TTY:

1-855-TTY-OBSI (1-855-889-6274)

By Mail:

Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
PO Box 8
Toronto, ON M5H 3R3

By Fax:
1-888-422-2865

Website: <https://www.obsi.ca/en/for-consumers/make-a-complaint/>

By Email:
ombudsman@obsi.ca

Privacy Office

If you want to make a complaint or have other concerns about our personal information practices or the collection, use and disclosure of your personal information, you can contact our Privacy Office.

Fairstone Bank of Canada
Attention: **Fairstone Bank of Canada – Privacy Officer**
145 King Street West, Suite 2500
Toronto, Ontario M5H 1J8

For more information about our privacy practices, visit <https://www.fairstonebank.ca/privacy-statement/>.

Financial Consumer Agency of Canada (“FCAC”)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body: Ombudsman for Banking Services and Investments by any of the means of communication provided in Step 4 above.

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac;

Online form: <https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html>

Phone: For service in English: 1-866-461-FCAC (3222)
For service in French: 1-866-461-ACFC (2232)
For calls from outside Canada: 613-960-4666
Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit <https://srvcanadavrs.ca/en/> to learn more.

Mailing address:
Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2