

We Can Help

Resolving Customer Complaints

Our Commitment to You

BMO Financial Group appreciates and values the opportunity to meet your financial objectives today, and into the future. We are committed to a strong customer focus: to service, to excellence, and to being responsive to your goals. This demands that we listen to you, constantly seek ways to enhance your experience with us and continuously earn the right to be your financial services provider.

The most recent version of this brochure is available online at bmo.com

Where to
turn when a
problem occurs



¹ In addition to other disclosure as required or permitted by law, the Office of the Ombudsman and BMO Financial Group may be required to disclose some of your information to the FCAC in accordance with their mandate to ensure that the Bank has complied with federal consumer protection laws.

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You come first in everything we do. If you have a complaint, we encourage you to let us know and give us the opportunity to resolve your concerns. We promise to address your complaint quickly, efficiently and professionally, as retaining your confidence and trust is of utmost importance.

This brochure outlines BMO Financial Group's Complaint Resolution Process for customers in Canada. It's designed to put you in touch with the people who can help, beginning with Step 1.

1 | Talk to Us

Talk to a representative at the branch or office where your complaint originated, or where you normally conduct your business. If your concerns are not resolved, please involve the Manager/Supervisor. Alternatively, contact:

BMO Bank of Montreal® Direct Banking	Call: 1-877-CALL BMO 1-877-225-5266
	TTY: 1-866-889-0889
Direct Banking for Business	Call: 1-877-262-5907
	Visit: bmo.com
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BMO MasterCard®*	Call: 1-800-263-2263
	TTY: 1-866-859-2089
	Visit: bmo.com/mastercard

or
Senior Manager
Customer Support
P.O. Box 300, Stn. M
Toronto, ON M6S 4X2
Fax: 1-877-887-9991 (English)
Fax: 1-877-227-6428 (French)

BMO® Insurance	Call: 1-866-881-9054
BMO Life	Visit: bمولife.com
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BMO Nesbitt Burns®†	Contact your Branch Manager as indicated on your account statement
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BMO InvestorLine®	Call: 1-888-776-6886
	Email: info@bمولinvestorline.com
	Visit: bمولinvestorline.com
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BMO Harris Private Banking™	Call: 1-800-844-6442
	Visit: bمولharrisprivatebanking.com

2 | Escalate to a Senior Officer

If your complaint is unresolved after following Step 1, you may escalate to the appropriate business group Senior Officer, listed below:

BMO Bank of Montreal

District Vice President
(your local branch will have specific contact details)
or
President and Chief Executive Officer
Personal and Commercial Banking
BMO Financial Group
First Canadian Place
P.O. Box 1
Toronto, ON M5X 1A1
Call: 1-800-372-5111
Fax: 416-927-6658

BMO MasterCard

Vice President
Customer Service & Lending
P.O. Box 300, Stn. M
Toronto, ON M6S 4X2
Call: 1-800-372-5111
Fax: 1-866-868-1827

BMO Insurance

Senior Vice President Insurance
or
Office of the President and CEO
BMO Life Insurance Company
55 Bloor Street West
Toronto, ON M4W 3N5
Call: 1-866-488-2595
Fax: 1-866-698-2140

BMO Life Quebec customers: Information regarding contacting Autorité des marchés financiers is also available at bمولife.com.

BMO Nesbitt Burns

Chief Compliance Officer
BMO Nesbitt Burns, Retail Compliance
1 First Canadian Place
P.O. Box 150
Toronto, ON M5X 1H3
Call: 1-866-391-5897

If you are a BMO Nesbitt Burns client who has purchased an insurance product through BMO Nesbitt Burns Financial Services Inc., you have the option of escalating your concerns to:

Canadian Life and Health Insurance OmbudService (CLHIO)
20 Toronto Street, Suite 710
Toronto, ON M5C 2B8
Call: 1-888-295-8112 (English)
Call: 1-866-582-2088 (French)
Visit: clhio.ca

BMO InvestorLine

Chief Compliance Officer
BMO InvestorLine
First Canadian Place
100 King St West, 20th floor
Toronto, ON M5X 1A1
or
President and Chief Executive Officer
BMO InvestorLine
First Canadian Place
100 King St West, 20th floor
Toronto, ON M5X 1A1

BMO Investments Inc.

Chief Compliance Officer
77 King Street West, Suite 4530
Royal Trust Tower
Toronto, ON M5K 1J5
Fax: 416-867-4015

BMO Harris Private Banking

Chief Compliance Officer
BMO Harris Private Banking
BMO Financial Group
77 King Street West, Suite 4200
Toronto, ON M5K 1J5
or
Senior Vice President and Chief Operating Officer
BMO Harris Private Banking
BMO Financial Group
1 First Canadian Place, 51st Floor
Toronto, ON M5C 1H3

BMO Financial Group

President and Chief Executive Officer
BMO Financial Group
1 First Canadian Place
P.O. Box 1
Toronto, ON M5X 1A1

BMO Financial Group Privacy Office

If your complaint is regarding the privacy of your personal information and remains unresolved following Steps 1 and 2, you may contact the Privacy Office at:

BMO Financial Group
Chief Privacy Officer
1 First Canadian Place, 55th Floor
Toronto, ON M5X 1H3

If you are still not satisfied, you can contact:

The Office of the Privacy Commissioner of Canada
112 Kent Street
Ottawa, ON K1A 1H3
Call: 1-800-282-1376
Visit: privcom.gc.ca

3 | Escalate to BMO's Ombudsman

If your complaint is unresolved after following Steps 1 and 2, you may escalate to BMO Financial Group's Ombudsman.

The Ombudsman's mandate is to maintain independence while reviewing your complaint.

The Ombudsman will conduct a review of your complaint based on fairness, integrity and respect and make a non-binding recommendation in a timely manner.

The Ombudsman does not investigate:

- Credit granting policies or risk management decisions of the Bank
- Levels of interest rates, service charges or fees that apply to all customers
- Matters that are already before a court

BMO Financial Group Ombudsman

55 Bloor Street West, 8th Floor
Toronto, ON M4W 3N5
Call: 1-800-371-2541
Fax: 1-800-766-8029
Email: bmo.ombudsman@bmo.com
Visit: bmo.com

4 | Contact the Ombudsman for Banking Services and Investments (OBSI)

OBSI is an independent service for resolving **banking services and investment disputes**. It is your right to bring your case to OBSI for an impartial, informal and confidential review. OBSI is not a regulator, and does not advocate for consumers or the industry. Services are free to consumers.

If your complaint has been reviewed by BMO's Ombudsman and you are not satisfied with the recommendation on your complaint, you have 180 days after receiving this recommendation to contact OBSI for a further review of your complaint.

Ombudsman for Banking Services and Investments

P.O. Box 896, Stn. Adelaide
Toronto, ON M5C 2K3
Call: 1-888-451-4519
Fax: 1-888-422-2865
Email: ombudsman@obsi.ca
Visit: obsi.ca

Voluntary Commitments and Codes of Conduct

BMO Financial Group has participated in the development of and is committed to the following **Voluntary Commitments and Codes of Conduct**, designed to protect consumers.

1. Canadian Code of Practice for Consumer Debit Card Services
2. Online Payments
3. Guidelines for Transfers of Registered Plans
4. CBA Code of Conduct for Authorized Insurance Activities
5. Principles of Consumer Protection for Electronic Commerce:
A Canadian Framework
6. Model Code of Conduct for Bank Relations with Small and Medium Sized Businesses
7. Plain Language Mortgage Documents
8. Undertaking on Unsolicited Services
9. Low Cost Accounts
10. MasterCard – Zero Liability
11. Undertaking on Right of Rescission of Principal Protected Notes
12. Reduced Cheque Hold Periods

For a copy of the full document, visit bmo.com or call 1-877-CALL BMO (1-877-225-5266), select language and then option 3.

Alternative Options

Regulators and Provincial Securities Commissions

Financial Consumer Agency of Canada (FCAC)

FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary commitments and codes of conduct. For example, financial institutions are required to provide consumers with information about complaint¹ handling procedures, fees, interest rates and branch closures.

If you have a complaint about a potential violation of a consumer protection law or a voluntary commitment or code of conduct relating to **bank account, credit and insurance products**, you may contact the FCAC at:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9
Call (English): 1-866-461-FCAC (3222)
Call (French): 1-866-461-ACFC (2232)
Fax: 1-866-814-2224
Visit: fcac-acfc.gc.ca

Note: The FCAC does not provide redress or compensation and cannot get involved in individual disputes.

For a complete listing of federal consumer protection laws, voluntary commitments and codes of conduct, you may visit the FCAC website at fcac-acfc.gc.ca

Investment Industry Regulatory Organization of Canada (IIROC)

In Canada, regulation of the **securities industry** is carried out by provincial securities commissions and self-regulatory organizations (SROs), which includes IIROC. IIROC monitors client complaints and disciplinary matters to proactively identify emerging regulatory issues at Member firms. IIROC requires its Members to report client complaints and disciplinary matters, including internal investigations, denial of registration, disciplinary actions, settlements, and civil, criminal or regulatory action against the firm or its registered employees.

Call: 1-877-442-4322 (Toll-free complaints line for inquiries and to have a Customer Complaint Form mailed to you)

or

Visit: iiroc.ca – go to the section on Filing a Complaint, print a Customer Complaint Form and mail or fax it to:

Atlantic Provinces and Ontario:

Investment Industry Regulatory Organization of Canada
121 King Street West, Suite 1600
Toronto, ON M5H 3T9
Fax: 416-364-2998

Quebec:

Investment Industry Regulatory Organization of Canada
Suite 2802, 1, Place Ville Marie
Montréal, PQ H3B 4R4
Fax: 514-878-3860

BC, Yukon, Prairies, NWT and Nunavut:

Investment Industry Regulatory Organization of Canada
Suite 2300, 355 Fourth Avenue S.W.
Calgary, AB T2P 0J1
Fax: 403-234-0861

Mutual Fund Dealers Association of Canada (MFDA)

The Mutual Fund Dealers Association of Canada (MFDA) is the national self-regulatory organization (SRO) for the distribution side of the Canadian **mutual fund industry**. The MFDA is structured as a not-for-profit corporation and its Members are mutual fund dealers that are licensed with provincial securities commissions.

Mutual Fund Dealers Association of Canada

121 King Street West, Suite 1000
Toronto, ON M5H 3T9
Call: 416-361-6332
Toll Free: 1-888-466-6332 (Option #2)
Fax: 416-361-9073
Email: complaints@mfda.ca
Visit: mfda.ca

Autorité des marchés financiers (AMF)

As the regulatory body for Quebec's financial sector, the Autorité des marchés financiers protects consumers and enforces Quebec's financial legislation and regulations. Autorité des marchés financiers offers guidance to consumers in preparing formal complaints regarding **investments and BMO Life insurance products**.

Autorité des marchés financiers

800, square Victoria, 22^e étage
C.P. 246, tour de la Bourse
Montréal, PQ H4Z 1G3
Call: 514-395-0337
Toll-free: 1-877-525-0337
Fax: 514-873-3090
Visit: lautorite.qc.ca/index.fr.html