

How to Make a Complaint

Your business is important for us and we are dedicated to providing our services in a professional and efficient manner. If you have a concern or complaint with any of our banking products or services, please help us resolve your complaint by following the steps below:

Step 1 Contact Your Local Branch

If you have a concern or complaint about a product or service, we encourage you to contact us as soon as possible so we can address your concern promptly and efficiently.

As a first step, you may contact the Branch Designated Officer or Branch Manager at your branch, either by phone, by e-mail, or in person.

We aim to resolve your complaint at the branch level as quickly as possible, within 21 calendar days from the date it was first communicated to the Bank.

North York Branch

5095 Yonge Street, Unit B2
North York, Ontario M2N 6Z4
Telephone: 416-250-3550

Mississauga Branch

257 Dundas Street East, Unit 3 & 4
Mississauga, Ontario L5A 1W8
Telephone: 905-272-7440

Coquitlam Branch

2929 Barnet Highway, Unit 2842
Coquitlam, British Columbia V3B 5R5
Telephone: 778-284-2640

Branch e-mail contact: 8038info@shinhan.com

Step 2 Escalate Your Complaint to the Chief Compliance Officer

If you are not satisfied with the response provided by the branch, or if your complaint remains unresolved within 21 calendar days, you may escalate the matter to the Chief Compliance Officer (CCO) of Shinhan Bank Canada.

The CCO is a senior designated officer responsible for conducting an impartial and independent review of your complaint and providing you with a written response.

The Bank will make every effort to resolve your complaint as soon as possible and no later than 56 calendar days from the date your complaint was first communicated to the Bank.

Shinhan Bank Canada Compliance Office

5140 Yonge Street, Suite 2300
North York, Ontario M2N 6L7
Telephone: 416-250-3500
Toll Free: 1-855-SHINHAN (744-6426)
Email: customercare.ca@shinhan.com
Website: www.shinhan.ca

Step 3 Escalate to the External Complaints Body

If you remain dissatisfied with the Bank's final response, or if your complaint has not been resolved within 56 calendar days, you may escalate your complaint to the Ombudsman for Banking Services and Investments (OBSI).

OBSI is an independent organization that investigates unresolved disputes from customers about services provided by the Bank, and thereby advises and provides recommendations to each party.

Please be advised that the OBSI will accept your complaint if you have received the Bank's final response from the Chief Compliance Officer, or if 56 calendar days have passed since you first communicated your complaint to the Bank.

If you choose to contact OBSI after receiving the Bank's final response, you should do so within 180 days of receiving that response.

Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400, P.O. Box 8,
Toronto, Ontario M5H 3R3

Toll free telephone: 1-888-451-4519

Toll free fax: 1-888-422-2865

Toronto area telephone: 416-287-2877

Toronto area fax: 416-225-4722

TTY Telephone: 1-844-358-3442

Email: ombudsman@obsi.ca

Web site: www.obsi.ca

Financial Consumer Agency of Canada (FCAC)

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

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>

Mailing address:

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa, Ontario K1R 1B9

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.