

# Have something on your mind?

## We want to know.

### **ATB Financial's customer feedback, complaint and resolution process and policy notice.**

ATB strives to do things differently. It starts with listening to our customers. We genuinely welcome your feedback. In fact, we embrace it, because it helps us continue evolving in making banking better. If we've done something great, let us know. If we could use a little improvement, we want to know about that too.

Whatever it is you have to say—comment, complaint, question or concern—we want to hear from you. When you let us know how we're doing, we can address your concerns and respond to your needs.

### **Complaint Resolution Process**

#### **Submitting your comments or concerns is easy:**

- Contact ATB Financial's Customer Care Centre at 1-800-332-8383.
- Go online at atb.com ([www.atb.com/contact-us/Pages/your-feedback](http://www.atb.com/contact-us/Pages/your-feedback)).
- Contact your ATB representative or local Branch Manager.

All investigations follow the same process. The starting point is to talk to the branch manager (Level One). If a satisfactory resolution cannot be found, your concern can be escalated to the Service Excellence team (Level Two). If no resolution can be found at this point, the issue can be further escalated to the Director, Customer Relations (Level Three).

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#### **Level 1: Branch/Business Unit**

All concerns are initially registered at the local branch level. The branch manager has the authority to resolve customer issues quickly and effectively.

**If you are not satisfied with the resolution provided by the branch, you may escalate your complaint to Service Excellence.**

#### **Level 2: Service Excellence**

An Experience Support Specialist in the Customer Care Centre can be reached at **1-844-392-9359** and will make all attempts to address your concerns. If the matter requires escalation, they will engage the appropriate team and your concern will be investigated in collaboration with the managing Vice President.

**If you are not satisfied with the outcome at this level and the decision of the Vice President, the issue can be escalated to the Director of Customer Relations.**

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### Level 3: Director, Customer Relations

A formal investigation will be conducted by the Director, Customer Relations.

#### Investigation and Recommendation

The Director, Customer Relations, will look into the concern and provide all involved parties an opportunity to share their understanding of the issue. Once the Director, Customer Relations, has completed the investigation, he/she will provide a written recommendation to those involved.

The Director, Customer Relations—appointed by the President and Chief Executive Officer—has the authority to respond on his/her behalf. He/she also has access to all information related to a concern, and has the authority to reverse previous decisions.

Director, Customer Relations investigation and response may take up to 30 days. This timeline is subject to:

- The involved parties' ability to provide timely information
- The complexity of the issue
- The volume of issues under investigation

#### Investigation Fundamentals

- The investigation will be fair and unbiased.
- The investigation will be performed promptly.
- The outcome will be explained thoroughly and delivered in a timely manner.
- The customer can contact the Director, Customer Relations office to track progress and share further developments.
- The customer will be referred to the Alberta Ombudsman if he or she thinks the decision is unfair.

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If customers have exhausted all other means, they have the option to contact in writing the Alberta Ombudsman for banking complaints, who will effectively respond to any concerns.

Since June of 1996, ATB Financial has operated under an independent Board of Directors, and became a provincial Crown Corporation in October of 1997. The operation and management of ATB Financial is conducted at arm's length from the provincial government. As a result, customers have the opportunity to contact the Alberta Ombudsman, if they feel that the decisions of the Customer Relations Manager are unfair.

The Alberta Ombudsman is mandated to determine administrative fairness and investigates written complaints from individuals who feel they have been treated unfairly by an administrative decision, act, omission or recommendation of an Alberta Government department, board, agency or commission, and some other professional organizations.

**Customers can contact the Alberta Ombudsman via mail, phone or fax at the following:**

#### In Edmonton

Alberta Ombudsman  
9925 - 109 Street NW, Suite 700  
Edmonton, AB T5K 2J8  
Phone 780-427-2756 Fax 780-427-2759

#### In Calgary

Phone 403-297-6185 Fax 403-297-5121