

ATB Client Feedback Policy

ATB strives to put our clients at the centre of everything we do.

This starts with listening.

We genuinely welcome your feedback, in fact, we embrace it! Your feedback helps us to continue to evolve banking and deliver exceptional client experiences.

If you have a compliment, complaint or suggestion as to how we can improve, please let us know. When you let us know how we're doing, we can serve you better.

You can submit your feedback using the following methods:

- Fill out our Client Feedback Form online web form on [ATB.com](https://www.atb.com).
- Go to your local branch.
- Talk to your trusted advisor.
- Call our Client Care Centre 24 hours a day, 7 days a week at **1-844-392-9359**.
- Physical mailing address:

ATB Financial
Attn: Complaints / Feedback
P.O. Box 6000
Calgary, AB T2A 6K2

Formal Resolution Process

At ATB Financial, we put our clients first. If you have a complaint, we are committed to resolving it.

ATB's formal resolution process provides three levels of internal review and one level of external review. We believe our clients are entitled to a thorough and fair investigation at all levels.

All investigations follow the same process.

Level 1 Management Review

When a complaint is not resolved with the team member you are working with, you can request escalation to management, or by using one of the methods listed above.

Level 2 Senior Leadership Review

When a complaint is not resolved within level 1, you can request to escalate to level 2, Senior Leadership. This can be done by completing the [Client Feedback Form](#) on atb.com. Let us know what your complaint is, that you are escalating to level 2, and what resolution looks like for you.

As part of the investigation, a leader or investigator may ask to connect with you to discuss your concern.

Once the investigation has been completed, an explanation of the final outcome will be provided to you in a formal resolution letter.

A review must be completed at level 2 in order to escalate to level 3.

Level 3 Client Relations Review

When a complaint is not resolved within level 2, you can request escalation to level 3, Client Relations, or email Client Relations directly at clientrelations@atb.com

A review must be completed at level 2 in order to escalate to level 3.

Client Relations will conduct a formal, impartial review of the concern and give all involved parties an opportunity to share their understanding of the issue. Once the investigation has been completed, an explanation of the final outcome will be provided to you in a formal resolution letter.

In order to protect the office's impartiality, Client Relations reports into the office of ATB's President and Chief Executive Officer and has the authority to respond on their behalf. Client Relations' mandate is to ensure specialized and impartial reviews of your concerns. They have access to all related information and will make recommendations based on the findings of their comprehensive investigation.

Client Relations' investigation fundamentals and commitments:

- You will be provided contact information to deal directly with Client Relations.
- The investigation will be fair and unbiased.
- The investigation will be performed promptly.
- The findings will be explained thoroughly and delivered in a timely manner.

Client Relations does not investigate issues related to ATB fees or service charges.

Alberta Ombudsman

As a Crown Corporation with an independent Board of Directors, the operation and management of ATB Financial is conducted at arm's length from the provincial government. As such, clients have the opportunity to consult the Alberta Ombudsman if they are not satisfied with the review conducted by Client Relations. The Alberta Ombudsman is mandated to determine administrative fairness and investigate 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 other professional organizations.

Edmonton

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

Calgary

Alberta Ombudsman
#2560 801 - 6 Avenue SW
Calgary AB, T2P 3W2
Phone: 403-297-6185
Fax: 403-297-5121

Toll free: 1-888-455-2756

Email: info@ombudsman.ab.ca

Online complaint form available at www.ombudsman.ab.ca