

Our Commitment to You

At Bridgewater Bank, we are committed to providing you with outstanding customer experience at every opportunity.

At any time during the complaint process, you can contact us to find the up-to-date status of your complaint and its resolution.

If we have not lived up to your service expectations, please let us know. We appreciate the opportunity to hear your feedback and answer your questions. We strive to identify solutions to ensure a better experience next time around.

PUBLIC COMMITMENTS AND CODES OF CONDUCT

Bridgewater Bank follows several Codes of Conduct and Public Commitments developed within the Canadian banking industry in support of consumer protection. The following list outlines Bridgewater Bank's commitment to our customers.

Commitment to Provide Information on Mortgage Security

Our commitment to provide timely information to customers so you have enough information to understand the implications of our mortgage products before finalizing their choice.

Commitment on Modification or Replacement of Existing Products or Services

Our commitment to implement procedures to protect customers when we offer new, unsolicited or modified services.

Plain-Language Mortgage Documents

Our commitment to ensure residential mortgage documents are easy to understand.

Commitment on Powers of Attorney and Joint Deposit Accounts

Our commitment to provide information about powers of attorney, available to customers who want to give someone else the authority to do banking for them, and information about joint deposit accounts.

Code of Conduct for Federally Regulated Financial Institutions — Mortgage Prepayment Information

Our commitment to provide enhanced information to assist borrowers in making decisions about mortgage prepayment.

Code of Conduct for Authorized Insurance Activities

Our commitment to provide information related to authorized insurance products (e.g. mortgage insurance).

Code of Conduct for the Delivery of Banking Services to Seniors

Our commitment to provide information to help support seniors and the individuals that love and care for them.

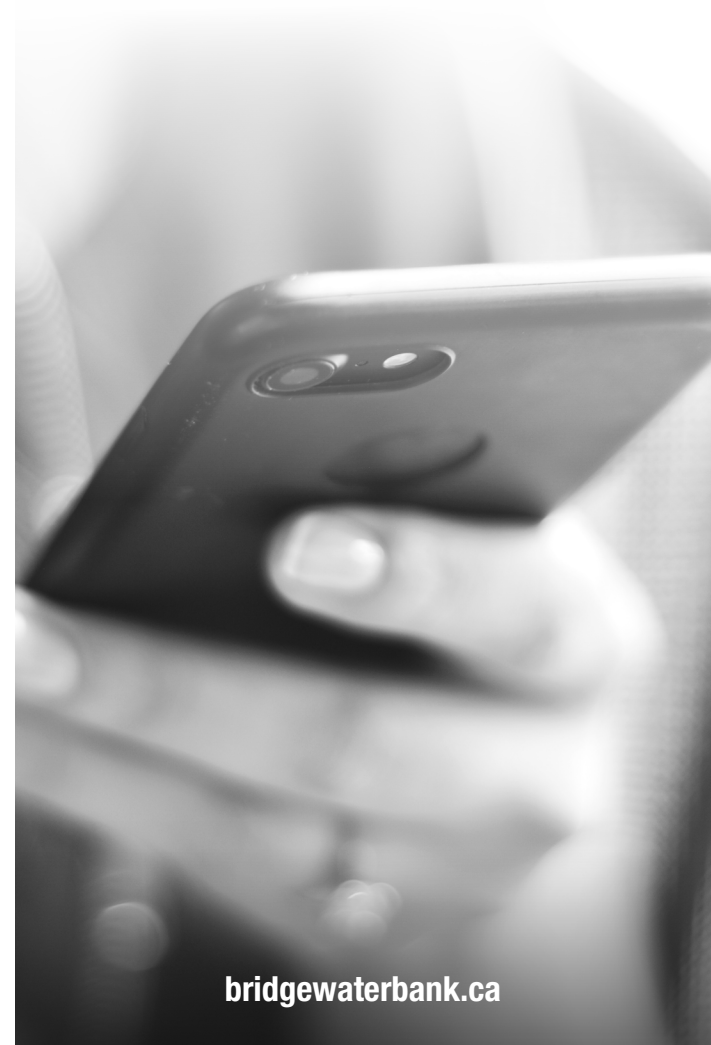
Questions?

1.866.243.4301
customer.experience@bridgewaterbank.ca



We want to hear from you.

Complaint Resolution Process



bridgewaterbank.ca

We'll do our best to make it right.

CUSTOMER COMPLAINT ESCALATION STEPS

If you have a complaint, we encourage you to let us know. Take the steps below to get in touch with the right people to resolve your concern(s).

1. Contact Bridgewater Bank

Our Customer Experience Specialists have the knowledge and expertise to handle your inquiries, and in most cases can resolve your concern immediately.

Please gather all the pertinent information including transaction amounts, dates, and account number.

1.866.243.4301
customer.experience@bridgewaterbank.ca

2. Escalate to Bridgewater Bank Designated Resolution Officer

If your concern remains unresolved, you may escalate for management review.

Designated Resolution Officer

Bridgewater Bank
Suite 150, 926 5th Ave SW
Calgary, AB T2P 0N7

TF 1.866.243.4308 | F 1.866.243.4340
resolution@bridgewaterbank.ca

3. Escalate to Bridgewater Bank Chief Resolution Officer

If your concern remains unresolved after following steps one and two, you may contact Bridgewater Bank's Chief Resolution Officer. A written response will be provided to you upon completion of the review.

Bridgewater Bank Chief Resolution Officer

P.O. Box 8180
Edmonton, AB T6H 5X9

TF 1.855.330.5580 | F 1.855.430.5751
chiefresolution@bridgewaterbank.ca

4. Contact the Ombudsman for Banking Services & Investments

The Bank's prescribed time for dealing with a complaint is 56 days from when the complaint is made. If after that prescribed period you remain dissatisfied with the final outcome reached by Bridgewater Bank, you may contact the Ombudsman for Banking Services & Investments (OBSI) for a third-party review of your complaint. OBSI is an independent office responsible for assisting Canadians with banking concerns. Please note OBSI will consider your complaint only after the previous steps have been fully pursued.

You have up to **180 days** after receiving a response from the Bridgewater Bank Chief Resolution Officer to contact OBSI.

Ombudsman for Banking Services & Investments

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

TF 1.888.451.4519 | F 1.888.422.2865
ombudsman@obsi.ca



Privacy

Our complete privacy policy can be found at [bridgewaterbank.ca](https://bridgewaterbank.ca/privacy)

Concerns regarding our privacy policy and practices may be directed to privacy@bridgewaterbank.ca

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 (OBSI).

Web site: <https://www.obsi.ca/>. Refer to Step 4 in this brochure.

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: <https://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