

**Office of the Senior Complaints Officer
2022 Annual Report**

Wealth One Bank of Canada is committed to providing the best customer experience possible. The employees in our business units ensure that most complaints are resolved before they reach the Office of the Senior Complaints Officer, the final internal step in the Bank's complaint handling process.

Our Senior Complaint's Officer independently and thoroughly conducts a full investigation of customer complaints that cannot be resolved within the first two steps of the Bank's Customer Complaint Handling Procedures (CCHP). The Senior Complaints Officer is committed to providing an impartial review based on the evidence available to help customers and WealthONE reach a fair, reasonable and transparent resolution. Where appropriate, the Senior Complaints Officer also makes recommendations to improve WealthONE's operations, products and services that enhance the customer experience.

For the fiscal year January 1st to December 31st	2020	2021	2022
Total contacts received by the Senior Compliance Officer (formerly Ombudsman)	0	0	1
Full Investigation complaints conducted by the Office of the Senior Compliance Officer	0	0	1
Number of Full Investigation complaints that were resolved by the Office of the Senior Compliance Officer to the satisfaction of the person who made the complaint	0	0	1
Average length of time (in business days) taken by the Office of the Senior Compliance Officer to resolve Full Investigation complaints	0	0	33

We encourage our customers to bring their concerns to the attention of the relevant business units as soon as possible and to follow our complaint handling process. Customer concerns and complaints will always be handled with respect and the utmost care. If customers are not satisfied following the Senior Complaints Officer review, an independent external complaints body can provide further review of the complaint. WealthONE's CCHP provides more information about our external complaints body. More information can be found at <https://wealthonebankofcanada.com/>.