

**Office of the Senior Complaints Officer
2024 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 to the satisfaction of the consumer 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 | 2024 |
|--|-------------|
| Total Number of Complaints Received by the Senior Complaint Officer (resolved or closed) | 4 |
| Full Investigation Outcome | |
| Resolved | 3 |
| Closed | 1 |
| Average Length of Time to Complete the Full Investigation | |
| Average days taken from first interaction | 28 |
| Investigation by Nature of the Complaints | |
| Applications to open an account | 1 |
| Mortgage renewal | 2 |
| Repayment of Line of Credit | 1 |
| Investigations by Product | |
| High interest Savings Account | 1 |
| Commercial Mortgages | 2 |
| Cash Surrender Value Line of Credit | 1 |



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/>.