



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, because it 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. If we've done something great, we'd love to hear about that too! When you let us know how we're doing, we can serve you better.

You can submit your feedback using the following methods:

- Call our client care centre 24 hours a day, 7 days a week at **1-844-392-9359**
- Fill out our online web form within [ATB.com](https://atb.com).
- Go to your local branch.
- Talk to your trusted advisor.

Formal Resolution Process

ATB Financial puts their 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. Clients are entitled to a thorough and fair investigation at all levels.

All investigations follow the same process.

Level 1 Leadership Review

When a complaint is not resolved with the team member you are dealing with, you can request escalation to leadership on your behalf; or directly using one of the methods above.



Level 2 Service Excellence Review

When a complaint is not resolved within level 1, you can request leadership to escalate to level 2 on your behalf. Or, email service excellence directly serviceexcellence@atb.com.

A review must be completed at level 1 in order to escalate to level 2.

A service excellence team member will connect with you to discuss your concern and provide you with their direct contact information. Service excellence investigates concerns in collaboration with the managing vice president, ensuring a fair and unbiased review is completed. A full explanation of the final outcome is provided to you in a final resolution letter.

Level 3 Client Relations Review

When a complaint is not resolved within level 2, you can request escalation to the Client Relations.

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, a full explanation of the final outcome is provided to you in a final resolution letter. Client Relations has the authority to respond on behalf of ATB's President and Chief Executive Officer. Client Relations also has access to all information related to a concern and has the authority to reverse previous decisions.

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.



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 the office of 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 some 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