

Office of the Ombudsman

Annual Report 2015

At CS Alterna Bank, we are accountable to, answer to, and work hard for you every single day. We take great pride in our service and are committed to doing what is necessary to provide the best customer experience. You will find that majority of complaints and concerns are resolved by our committed Solutions Centre employees before they reach the Office of the Ombudsman.

The Office of the Ombudsman's role is to provide an impartial, ethical and fair process for our clients to be treated in accordance with best industry practices. The Office of the Ombudsman conducts independent and in depth investigations of complaints and concerns that remains unresolved after the first two steps of the Complaint Resolution Process at CS Alterna Bank and is committed to providing an impartial and unbiased review to help reach a fair, reasonable and transparent resolution. Where appropriate, the Ombudsman also makes recommendations to CS Alterna Bank on how to improve various areas such as products and operations to enhance customer experience.

Any recommendations we make are non-binding to the parties and they can choose to accept or reject the resolutions. We also track all of our complaints internally including all recommended resolutions and final outcomes.

Internal Ombudsman Annual Report Fiscal year January 1st, 2015 to December 31st, 2015	
Number of Complaints Received by the Internal Ombudsman	0
Average length of time to resolve	N/A
Number of complaints that were resolved to the satisfaction of the person who made the complaint	N/A
Pending Resolution	N/A

The Office of the Internal Ombudsman encourages our customers to bring any concerns and complaints to the attention of CS Alterna Bank. Customer concerns and complaints will always be handled with respect and the utmost care. CS Alterna Bank will always value the business the customer provides and any feedback given to us.

For more information, CS Alterna Bank's Complaint Resolution Process is available in our branches and at www.alternabank.ca.