



CANADIAN TIRE BANK (CTB)

OMBUDSMAN ANNUAL REPORT **2016**

Number of Complaints Resolved by CTB's Ombudsman

| | | | | | |
|-------------|----------|----------|----------|----------|---------------------------|
| 2016 | Q1 | Q2 | Q3 | Q4 | TOTAL 11 |
| | 3 | 3 | 5 | 0 | |

Average number of business days to resolve a CTB Ombudsman complaint

| | | | | | |
|-------------|-----------|-----------|-----------|------------|-----------------------------|
| 2016 | Q1 | Q2 | Q3 | Q4 | AVERAGE 30 |
| | 29 | 25 | 36 | N/A | |

The CTB Ombudsman's office aims to resolve complaints within 30 business days of receipt.

Number of complaints that were, and were not, resolved to the satisfaction of the complainant

| | | |
|-------------|--|---|
| 2016 | Number of complaints that were resolved by the CTB Ombudsman's office to the satisfaction of the complainant | Number of complaints that were not resolved by the CTB's Ombudsman's office to the satisfaction of the complainant and the complainant referred their concerns to the Ombudsman for Banking Services and Investments ("OBSI") |
| | 8 | 3* |

* OBSI agreed with the findings and final position of the CTB Ombudsman's office in respect of 2 of the 3 matters referred to OBSI and closed their files accordingly. As at December 31, 2016, the remaining case was under investigation with OBSI.

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