



Resolving your Complaint

Step 1) Customers should call their Account Manager or contact a customer service representative at:

Telephone: 1-800-511-8888 Email: mortgage.info@sagen.ca

Step 2) If customers are unable to resolve their complaints to their satisfaction, they should contact the company's SVP, Chief Operating Officer at:

Attention: Jim Spitali

2060 Winston Park Drive, Suite 300 Oakville, Ontario L6H 5R7

Email: jim.spitali@sagen.ca

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws.

Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following External Complaints Body:

General Insurance OmbudService (GIO) Head Office 4711 Yonge Street, 10th floor Toronto, ON M2N 6K8

Website: www.giocanada.org

National Toll-free: 1-877-225-0446 (toll free)

Fax: 416-299-4261







If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail, or telephone. FCAC uses information from consumer enquiries to support its mandate.

Web site: www.canada.ca/fcac

Online form: https://www.canada.ca/en/financial-consumer-agency/corporate/contact-

us.html

Phone:

For service in English: 1-866-461-FCAC (3222)

For service in French: 1-866-461-ACFC (2232)

For calls from outside Canada: 613-960-4666

Teletypewriter (TTY): 1-866-914-6097 / 613-947-7771

Video Relay Service: FCAC welcomes Video Relay Service (VRS) calls. You do not

need to authorize the relay service operator to communicate with FCAC.

Visit https://srvcanadavrs.ca/en/ to learn more.

Mailing address:

Financial Consumer Agency of Canada 427 Laurier Avenue West, 5th Floor Ottawa ON K1R 7Y2