



FIFTH THIRD BANK

Canadian Branch Complaint-Handling Procedures

Step 1: Customer inquiries or complaints, including those regarding Canada's Anti-Spam Legislation ("CASL"), should be directed to the local Relationship Manager or Treasury Management Officer for initial resolution. You may also contact Fifth Third Bank, Canada Branch by mail, fax or e-mail at:

Address:

Fifth Third Bank, Canada Branch
70 York Street, Suite 1253
Toronto, Ontario, M2J 1S9

Fax: 1-866-719-0023, E-mail: CanadaBranch.Bancorp@53.com

Customers will be provided information in writing as to how to contact the Financial Consumer Agency of Canada ("FCAC") for complaints that are potential violations of a consumer protection law.

Step 2: If the problem cannot be resolved, then the Relationship Manager should contact the Bank's Complaints and Compliance Liaison designated below.

Fifth Third Bank, Canada Branch Complaints and Compliance Liaison:

Steven Blazevic
Managing Director and Principal Officer
Fifth Third Bank, Canada Branch
70 York Street, Suite 1253
Toronto, Ontario, M2J 1S9
Phone: 416-645-8373
E-mail: Steven.Blazevic@53.com

This individual will handle the initial research. The Complaints and Compliance Liaison will conduct all required research and try to resolve the problem.

Step 3: If the problem still cannot be resolved, the Complaints and Compliance Liaison will determine any complaints that merit the attention of the Fifth Third Bank, Canada Branch Second Level Reportable Complaints and Compliance Liaison.

Fifth Third Bank, Canada Branch Second Level Reportable Complaints and Compliance Liaison:

Albert Dell'Apa
Canadian Chief Compliance Officer and Canadian Chief Privacy Officer
Fifth Third Bank, Canada Branch
70 York Street, Suite 1253
Toronto, Ontario, M2J 1S9
Phone: 416-645-8363
E-mail: Albert.DellApa@53.com

Any complaints received by the Fifth Third Bank, Canada Branch Second Level Reportable Complaints and Compliance Liaison will be forwarded to the FCAC within 60 days of receipt by the second level, regardless of the resolution.

Fifth Third Bank, Canada Branch is a member of the Ombudsman for Banking Services and Investments (“OBSI”), a Third Party Complaints Body, as required under the Bank Act. Customers who wish to contact OBSI directly can do so by mail, telephone, fax or e-mail at:

Ombudsman for Banking Services and Investments (OBSI)
20 Queen Street West, Suite 2400
P.O. Box 8
Toronto, Ontario, M5H 3R3
Phone (Toll-Free): 1-888-451-4519
Phone (Toll-Free TTY): 1-855-TTY-OBSI (1-855-889-6274)
Fax (Toll-Free): 1-888-422-2865
E-mail: ombudsman@obsi.ca
Website: www.obsi.ca

Fifth Third Bank, Canada Branch customers may also contact the FCAC directly at:

Financial Consumer Agency of Canada (FCAC)
427 Laurier Avenue West, 6th floor
Ottawa, Ontario, K1R 1B9
Phone (Toll-Free): 1-888-461-FCAC (1-888-461-3222)
Phone (Toll-Free TTY): 1-866-914-6097
Fax (Toll-Free): 1-866-814-2224
Website: www.fcac-acfc.gc.ca