

MUFG BANK, LTD., CANADA BRANCH**RESOLVING COMPLAINTS**

At MUFG Bank, Ltd., Canada Branch (the “Bank”), we are committed to carrying on our business with integrity and in accordance with industry standards, including the effective resolution of client complaints. Our Bank takes every complaint seriously and strives to resolve them without delay and in a professional manner. The steps to our Bank’s complaint resolution process are as follows:

Step 1. Start with the Bank’s front-line representatives

We hope that in most cases a complaint can be resolved to your satisfaction in an informal and timely manner by dealing directly with the Bank’s representatives with whom you dealt.

In reaching out to a Bank representative, please ensure to provide details about your complaint, including when it occurred, how you have been impacted and what you are expecting to resolve your complaint.

If resolution is not achievable at that point, you are invited to escalate your complaint to your Relationship Manager. While we encourage you to reach out by telephone or in person, all formal complaints must be in writing (letter or e-mail). You may expect to receive an acknowledgement of receipt of your complaint and the date of such receipt without delay, typically within 5 business days.

Step 2. If your complaint remains unresolved

If your complaint remains unresolved for 30 days after we receive it in writing, you may escalate the complaint to the Complaints Liaison at:

Complaints Liaison
MUFG Bank, Ltd., Canada Branch
Royal Bank Plaza, South Tower
200 Bay Street, Suite 1800, P.O. Box 42
Toronto, Ontario, Canada M5J 2J1
Facsimile: +1-416-367-3579

For any privacy related complaints, you may escalate the complaint to the Bank’s Chief Compliance Officer at:

Chief Compliance Officer
MUFG Bank, Ltd., Canada Branch
Royal Bank Plaza, South Tower
200 Bay Street, Suite 1800, P.O. Box 42
Toronto, Ontario, Canada M5J 2J1
Facsimile: +1-416-865-9511

Unless there are special circumstances, within 90 days after your written complaint is received by the Bank, you will receive a comprehensive written response to your complaint explaining (i) our Bank's final decision regarding the resolution of your complaint, including reasons for the decision, and (ii) your right to pursue your complaint through an external complaints body of which our Bank is a member if you believe the Bank's proposed resolution is not acceptable and the complaint remains unresolved after 90 days.

In special circumstances the Bank may require more than 90 days to respond to your complaint.

If we are unable to provide a decision in response to your complaint within 90 days after your written complaint is received by the Bank, we will inform you of the delay, provide details explaining the reason for the delay, and provide you with a new date for our Bank's decision in response to your complaint.

Step 3. External complaints bodies & regulators

1) If your complaint has not been resolved to your satisfaction, or your complaint has not been responded to within 90 days after our Bank has received your written complaint, you may have your complaint reviewed by an external complaints body, namely the Ombudsman for Banking Services and Investments ("OBSI"), within 180 calendar days. OBSI may be contacted at:

Ombudsman for Banking Services and Investments

401 Bay Street, Suite 1505
P.O. Box 5
Toronto, Ontario
M5H 2Y4

Toll Free Telephone: 1-888-451-4519
Toll Free Fax: 1-888-422-2865
Toronto area telephone: 416-287-2877
Toronto area facsimile: 416-225-4722
E-mail: ombudsman@obsi.ca
Website: www.obsi.ca

2) In addition to the above, if your complaint involves a federal consumer-oriented law which may be monitored or investigated by the Financial Consumer Agency of Canada, you may contact:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor
Ottawa, Ontario
K1R 1B9

Toll Free Telephone: 1-866-461-3222
Toll Free Fax: 1-866-814-2224
Website: www.fcac-acfc.gc.ca

3) If your complaint is about your personal information, you may contact:

Office of the Privacy Commissioner of Canada

30 Victoria Street
Gatineau, Quebec
K1A 1H3

Toll Free Telephone: 1-800-282-1376

Telephone: (819) 994-5444

Fax: (819) 994-5424

Website: www.priv.gc.ca