

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 2 business days.

Step 2. If your complaint remains unresolved

If your complaint remains unresolved for 14 days after we receive it in writing, you may escalate the complaint to the Senior Complaints Officer at:

Senior Complaints 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
Email: complaints@ca.mufg.jp

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
Email: ComplianceDepartment@ca.mufg.jp

Unless there are special circumstances, within 56 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 if you believe the Bank's proposed resolution is not acceptable.

If we are unable to provide a decision in response to your complaint within 56 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 56 days after our Bank has received your written complaint, you may have your complaint reviewed by the Ombudsman for Banking Services and Investments ("OBSI"). OBSI may be contacted at:

Ombudsman for Banking Services and Investments

20 Queen Street West, Suite 2400
P.O Box 8
Toronto, Ontario
M5H 3R3

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, 5th 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