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 3400
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 Privacy Officer at:

Chief Privacy Officer
MUFG Bank, Ltd., Canada Branch
Royal Bank Plaza, South Tower
200 Bay Street, Suite 3400
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

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: Ombudsman for Banking Services and Investments ("OBSI").

Web site: www.obsi.ca

Complaint Process: How the Complaint Process Works | OBSI

Phone:
Toll Free Telephone: 1 (888) 451-4519
Greater Toronto area telephone: (416) 287-2877
TTY Telephone: 1 (844) 358-3442

Fax:
Toll Free Fax: 1 (888) 422-2865
Greater Toronto area facsimile: (416) 225-4722

E-mail: ombudsman@obsi.ca

Mailing Address:
Ombudsman for Banking Services and Investments
20 Queen Street West, Suite 2400
P.O Box 8
Toronto, Ontario M5H 3R3

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

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
TTY: 819-994-6591
Website: www.priv.gc.ca