

## MCAN Home Complaint Handling Process for Consumers

If you have a complaint regarding your mortgage product issued by MCAN Home Mortgage Corporation (formerly XMC Mortgage Corporation), we encourage you to let us know and give us the opportunity to resolve your concerns.

Step 1: Contact the Customer Service team at (877) 775-2970. You may opt to speak with an Escalation Officer or Manager. If your complaint remains unresolved, you may opt to speak with the VP of Contact Centre Operations.

If you remain unsatisfied, the Senior VP of Servicing Operations will review your complaint.

Step 2: If your complaint is unresolved after speaking with the customer service team, submit a written complaint to MCAN's Complaint Resolution Department

Resolutions Officer
MCAN Home Mortgage Corporation
200 King St W, Suite 700, Toronto, ON, M5H 3T4
E mcan@lenderservices.ca
F (877) 593-7757 or (866) 800-1646

Receipt of the complaint will be acknowledged by MCAN in writing (by email or by letter) or by phone (provided the call is recorded and proper validation steps are followed).



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Step 3: If your complaint is unresolved after following Step 1 and 2, you may escalate to MCAN's Chief Compliance Officer

MCAN Financial Group Attn: Chief Compliance Officer 200 King St W, Suite 700, Toronto, ON, M5H 3T4

If you are not satisfied with our Complaints Resolution Process, you may file a complaint with the Financial Services Regulatory Authority of Ontario (FSRA) by completing a Business Activity Complaint form, available on their website https://www.fsrao.ca/, and submitting it to:

Financial Services Regulatory Authority of Ontario Licensing & Market Conduct Division Mortgage Brokerage/Administrator Complaints 5160 Yonge Street, 4th Floor, Box 85, Toronto, ON, M2N 6L9