

## XMC Complaint Handling Process for Consumers

If you have a complaint regarding your mortgage product issued by the 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 1-877-775-2970. 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 XMC's Complaint Resolution Department

Resolutions Officer  
XMC Mortgage Corporation  
200 King St W, Suite 600  
Toronto, ON, M5H 3T4  
Email: [xmc@lenderservices.ca](mailto:xmc@lenderservices.ca)  
Fax: 1-877-593-7757 or 1-866-800-1646

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

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

MCAN Mortgage Corporation  
Attn: Chief Compliance Officer  
200 King St W, Suite 600  
Toronto, ON, M5H 3T4  
Tel: 416-572-4880  
Fax: 416-598-4142

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  
4<sup>th</sup> Floor, Box 85  
Toronto, ON, M2N 6L9