



Skyler <skylerzanth@gmail.com>

OPCS20240626-26**Escalated Customer Concerns Office Scotiabank** <escalatedconcerns@scotiabank.com>

Fri, Jul 19, 2024 at 6:23 PM

Reply-To: escalatedconcerns@scotiabank.com

To: skylerzanth@gmail.com

Dear Justin Zanth,

We are writing to advise the results of our investigation into the complaint you filed with Scotiabank on June 24, 2024. You raised a complaint concerning a Judgement you received in relation to your ScotiaLine® with access card (ScotiaLine) ending *154.

The details of your complaint were carefully reviewed, along with available supporting documentation. As such, we have been unable to locate any evidence to indicate a Bank error has occurred. We would like to take this opportunity to provide the details of our investigation and reasoning.

Our investigation has confirmed that ScotiaHelps (SH) made numerous attempts to contact you at your phone number and/or email address on file, regrettably, they were unable to connect with you to make payment arrangements. We respectfully advise that SH calls and/or letters and/or emails are courtesy only, not a requirement by the Bank, and it is a customer's responsibility to ensure that their payment obligations are met in a timely manner.

In our review, we confirm the bank followed the regular collections practices, and your ScotiaLine and Scotiabank Value® Visa (Value) ending in *477 were assigned to Christensen Law Firm, as no payment arrangements were identified. We have confirmed your ScotiaLine was assigned on July 10, 2023, at 240 days past due and your Value Visa was assigned on June 6, 2024, at 242 days past due.

Through our review, we have confirmed on January 25, 2024, you accepted a settlement with MJR Capital Services for CAD\$665.05, in relation to the unauthorized overdraft on your Money Master account ending in *788. As such, your file was finalized and closed with MRJ Capital Services on February 7, 2024.

With that being said, we have been unable to locate any evidence to indicate the settlement you accepted with MJR Capital Services included your ScotiaLine and/or your Value Visa. As such, we respectfully recommend you contact Christensen Law Firm directly at 1-800-361-2980 to discuss the Judgment further, possible payment arrangements and/or next steps. Please be advised, once accounts have been assigned to a law firm, all communication is required to be done through the law firm directly.

While we hope this email and our explanation have clarified this matter for you, if you remain dissatisfied, you may proceed to the next step in Scotiabank's *Pathways to Complaint Resolution* by contacting the Customer Complaints Appeals Office (CCAO) at:

Scotiabank Customer Complaints Appeals Office

Mail: 44 King Street West
Toronto, ON
M5H 1H1
Email: ccao@scotiabank.com

Scotiabank's CCAO performs an impartial review of customer complaints upon written request from the customer. Should you wish to engage the CCAO, we **recommend you do so within the next 7 days.**

When you provide a written escalation to the Scotiabank CCAO, the CCAO Terms of Reference will apply. The [Terms of Reference](#) can be found online at scotiabank.com or by clicking the link provided.

If you are still dissatisfied after receiving the final response from Scotiabank's CCAO, you have the right to have your concern reviewed by the external complaints body (ECB) for banking complaints, ADR Chambers Banking Ombuds Office (ADRBO). You may contact ADRBO within six months of Scotiabank's final response to you.

E-mail: contact@bankingombuds.ca
Mail: ADR Chambers Banking Ombuds Office
P.O. Box 1006,
31 Adelaide St. E.
Toronto, Ontario M5C 2K4
Phone: 1-800-941-3655
Fax: 1-877-803-5127

Note: As of November 1st, 2024 the Ombudsman for Banking Services and Investments (OBSI) will become the sole External Complaints Body for banking. Complaint cases in progress with ADRBO prior to this date will continue to completion and cannot be reopened with OBSI once concluded.

E-mail: ombudsman@obsi.ca
Mail: Ombudsman for Banking Services and Investments (OBSI)
20 Queen Street West, Suite 2400
Toronto, Ontario M5H 3R3
Phone: 1-888-451-4519
Fax: 1-888-422-2865

We apologize for any frustration or inconvenience this situation may have caused and thank you for your patience while we conducted our full investigation and provided our final response.

Note: You have agreed to receive this communication electronically.

Sincerely,

Jacqueline H

Manager

Scotiabank | Escalated Customer Concerns Office

Banque Scotia | Bureau de traitement des plaintes transférées

44 King Street W, Toronto, Ontario, Canada M5H 1H1

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English: T 416-933-1700 or 877-700-0043

escalatedconcerns@scotiabank.com

Français: T 416-933-1780 ou 877-700-0044

plaintestransferees@banquescotia.com

www.scotiabank.com | www.banquescotia.com

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