

Letter #1 – COMPLAINT LETTER

Andy Xiao
6200 Garnet Dr
Vancouver, BC V7C6B7

November 18, 2018

Michael Johnson
TD Canada Trust
321 Main Street
Vancouver, BC V1A 2B3

Subject: Unexpected Service Fee

Dear Mr. Johnson,

I have been a regular customer of your bank for the last past 25 years, I have always enjoyed banking with Canada Trust. But today, after my transaction at a TD nearby my house, realized there is a missing 48 dollars from my chequing account. Frankly, I was shocked more than anything else, as, throughout my entire experience with you guys, I had never had any problems. However, in this case where money was withdrawn from my account without my consent. I believe as a loyal customer of so many years, I deserve a reasonable explanation for the sudden service fee. The debit from my account occurred on November 18th, 2018 if that helps with allocating the issue. Furthermore, I am reaching out only because of the significant sum of money that was taken, if it was only a couple of dollars, I would have pardoned it.

In this case, I was wondering if it is possible to reverse this service fee as a one-time exception of the years of loyalty I have with you guys. I would also like to know what had happened and will this be a recurring issue.

Please let me know when you read this email, I would appreciate a timely response on this matter. Please feel free to contact me for any questions at Andyxiao@hotmail.com

Best Regards,

A handwritten signature in black ink, appearing to read 'Andy Xiao', with a long horizontal flourish underneath.

Andy Xiao

Enclosure: Account Transaction Receipt

Letter #2 – BAD NEWS ADJUSTMENT LETTER

Michael Johnson
TD Canada Trust
321 Main Street
Vancouver, BC V1A 2B3

November 19, 2018

Andy Xiao
6200 Garnet Dr
Vancouver, BC V7C6B7

Dear Mr. Xiao,

Firstly, I want to thank you for your continuous support in TD Canada Trust, we appreciate all the years you have dedicated your business to us. Moreover, we would also like to express our gratitude for your complaint, as we are very sorry to hear about your terrible experience yesterday. We sincerely apologize for all the inconvenience it must have caused.

The core value of TD Canada Trust is trust, and that value carries the weight of responsibility for all of our clients Mr. Xiao. We are terribly sorry that our teller at the site yesterday failed to capture the system reduction and explain the situation in clarity. The reason the service fee was debit out of your account is due to insufficient fund left in your account, and because your account went to a negative balance, the system automatically debits forty-eight dollar from your chequing account. We apologize that you were completely unaware of this as we will wave the forty-eight dollar deduction as a valued client courtesy. However, because we have now reformed you of such a service fee's existence, we would not be able to provide another exception if the same situation was to happen again.

I hope you have found this email helpful, and we hope you were supportive in the matter. Thank you once again for reaching out to us, we want to ensure that all your problems are resolved. Please feel free to reach me at MJ123@hotmail.com for any questions or regards in this matter or any other issues you may be experiencing. I am more than happy to be at your assistance.

Kind Regards,

A handwritten signature in black ink, appearing to read "Michael Johnson". The signature is written in a cursive style with a large, prominent loop at the end.

Michael Johnson
Financial Advisor