



20 ANNUAL Office of the Ombudsman 23 REPORT

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Brian Fernandes

Chief Internal Auditor and Ombudsman

Message from the Ombudsman

With traffic stabilizing, more drivers on the road and consequently more inquiries for customer support, 407 ETR has continued to offer more self-serve tools for customer service as demand for digital offerings grows.

In 2023, 407 ETR launched a new AI-powered chat bot to help resolve common inquiries and complaints, and allow agents to focus on more complex customer inquiries. The Company also extended hours of operation for live chat.

407 ETR has been able to maintain its resolution of complaints early on in the Company's Dispute Resolution Process.

When compared to 2022, our Office saw a seven per cent increase in cases. However, the volume of contacts were still below pre-pandemic levels. All the cases our Office received were closed by December 31, 2023 and resolved within 10 business days.

407 ETR continues to offer payment assistance programs including the Financial Hardship Payment Plan (FHP) and the Exceptional Hardship Payment Plan (EHP). Our Office manages the EHP on behalf of 407 ETR. We continue to look into ways to increase the effectiveness and efficiency of the program for customers.

Our Office remains committed to ensuring customers have an impartial and fair platform to voice concerns and complaints, and as a result, facilitating positive change for all parties. Thank you for continuing to place your trust in our Office and partnership in resolving cases. This is something we hold onto with great importance.

About our Office

Our Role

The role of our Office is to act objectively and not as an advocate for the Company, the Province of Ontario or the customer. In order to adjudicate in a manner that is fair, transparent and unbiased, we require all submissions to be in writing. Our services are free of charge and recommendations we present are non-binding.

Our Mandate

Our Office's main objective is to impartially listen to customer issues as they relate to Highway 407 ETR and the Province of Ontario's Highway 407, and to deliver a recommendation to assist parties in reaching a fair and reasonable solution. In 2023, our Office received no complaints related to Highway 407.

What we can do:

-  Review and investigate complaints related to Highway 407 ETR and the Province of Ontario's Highway 407.
-  Refer your complaint to the relevant group who can help resolve it.
-  Conduct an investigation to determine if the Company's actions, policies and processes were fair.
-  Identify trends, determine whether a formal investigation of 407 ETR's policies and processes are required and make recommendations.

What we can't do:

-  Review matters before the courts, those with a legal ruling or involving police and law enforcement.
-  Make recommendations to change, amend or influence laws or regulations, or otherwise impact customer pricing or fees.
-  Reverse or overrule decisions by the Highway Operations department related to damage claims. However, we may review the complaint and the decision to determine whether proper procedures were followed.
-  Engage in highway infrastructure and design.
-  Hear complaints related to financial settlements on customer accounts or award punitive damages.

Dispute Resolution Process

1

Customer Service

A Customer Service Representative is happy to review your concern by phone, live chat or email.

Monday - Friday, 8:30 a.m. - 4:30 p.m. (live chat available until 7 p.m.)

1-888-407-0407

407etr.com/contactus

713,514

Total contacts to Customer Service in 2023

2

Office of the President

If the issue remains unresolved, the matter may be escalated to a Customer Advocate within the Office of the President. The Office of the President has a thorough dispute handling process and will review your issue and the resolution provided by the Customer Service Representative.

4,908

Total escalations to the Office of the President in 2023

3

Office of the Ombudsman

After a review by the Office of the President, if the issue remains unresolved, you may outline your issue in writing to our Office.

ombudsman@407etr.com

905-264-4485

180

Total contacts to the Office of the Ombudsman in 2023

Engaging our Office

1 Complaint Intake

We always encourage customers to use 407 ETR's existing Dispute Resolution Process prior to contacting our Office. This gives 407 ETR the opportunity to review the matter and offer a reasonable resolution.

If you have a service issue that remains unresolved, you may submit the Ombudsman's Contact Form by email or mail.

2 Informal Intervention

If the issue remains unresolved and falls within our mandate, we will commence an informal investigation by requesting information from 407 ETR to learn more about its policies, processes and practices. As part of our investigation, we may request additional information from you regarding your complaint.

3 Results and Reports

All complaints to the Office are reviewed within three business days. If the review determines the need for an informal investigation, results of the investigation are shared with the customer in writing within ten business days.

Findings and recommendations from a formal investigation are presented to 407 ETR and stakeholders. All results and summaries are published annually.

Advice Referral

If the issue falls outside our mandate, our Office will collaborate with other stakeholders who are best equipped to address the concern.

Formal Investigation

During the informal investigation or trend analysis, we may discover an underlying systemic issue that may require us to conduct a formal investigation. In this case, we will notify 407 ETR and relevant stakeholders of our investigation.

Year at a Glance

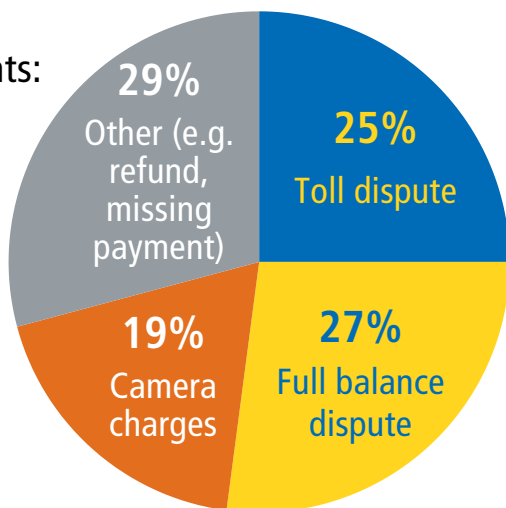


Within our mandate

Complaints received:

59%

Primary complaints:

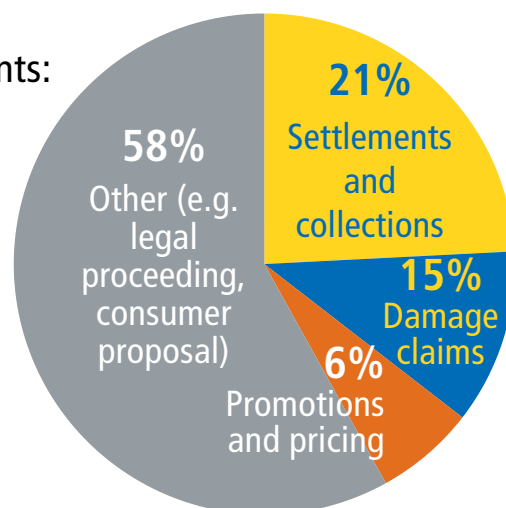


Beyond our mandate

Complaints received:

41%

Primary complaints:



How did customer contact us?



86% Complaints received by **email**



3% Complaints received by **mail**



11% Complaints received by **phone**

What did customers need?



58% Advice



40% Informal intervention



2% Informational

Exceptional Hardship Program

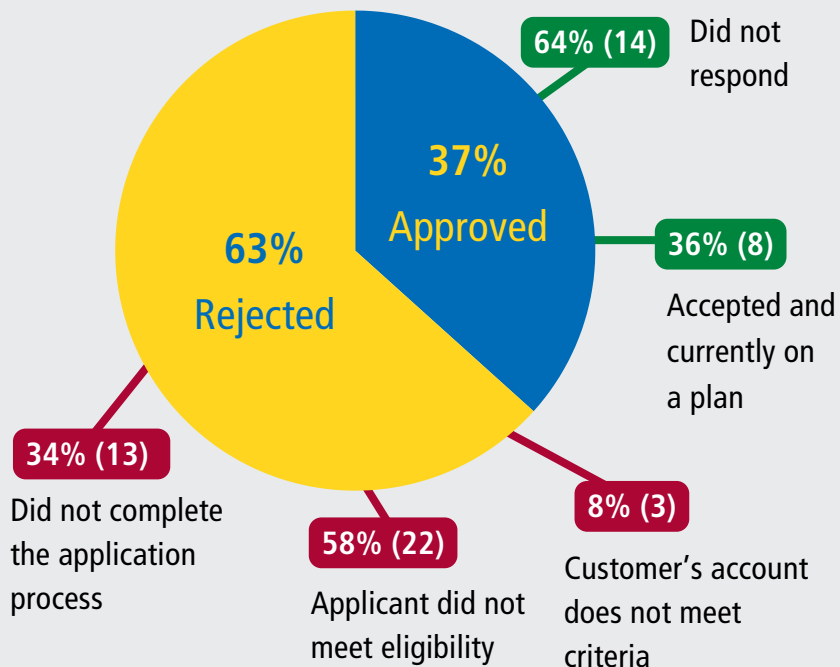
Program Overview

407 ETR offers an Exceptional Hardship Payment Plan to assist customers who have accumulated significant debt with the Company, and who would suffer an exceptional hardship through the denial of their vehicle licence plate permit. Exceptional hardships refer to a significant circumstance where a plate denial would impact the customers' health and safety. The plan permits eligible customers, who accept the repayment terms when presented with the plan, to pay an outstanding amount over a period of time. Our Office maintains the responsibility of reviewing these applications. Visit 407etr.com/EHP for more information about this program.

2023 Overview

We received 60 Exceptional Hardship Payment Plan applications, an increase from last year but lower than pre-pandemic volumes. Rejections were primarily because the applicant did not complete the application process or their account did not meet eligibility criteria such as being in plate denial. Additionally, applicants may have presented a hardship but were rejected because it was not deemed exceptional. These include financial hardships, which are excluded from this program. These applicants are referred to 407 ETR for further support, including the Financial Hardship Payment Plan.

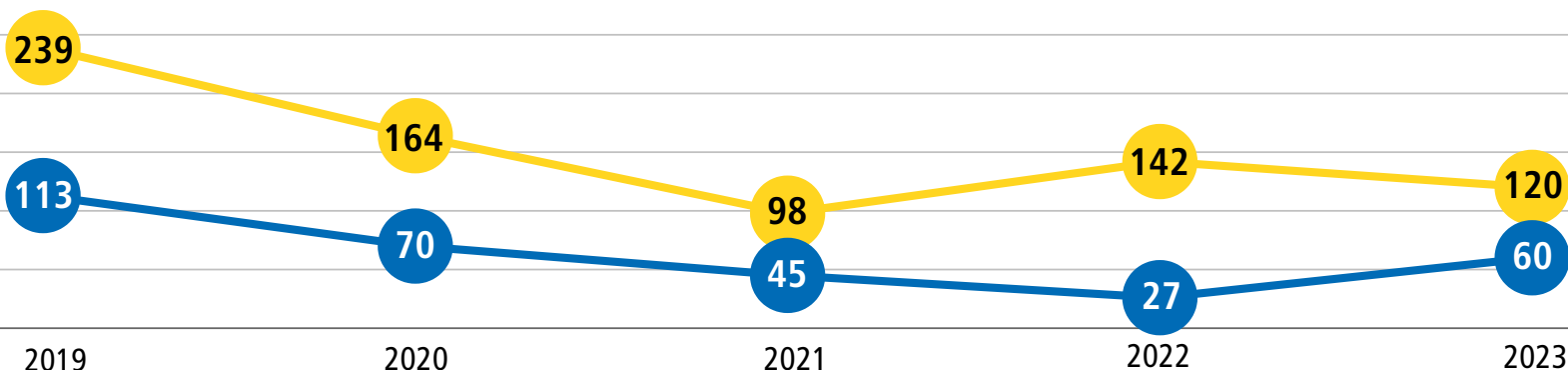
Applications Received in 2023:



Five-year trend: Complaints and EHP applications received

Complaints and inquiries

EHP applications



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Express Toll Route