Customer complaints
Desjardins Group | **2025**

Desjardins

Desjardins Group is committed to the comments, suggestions or dissatisfaction of its members and clients. To promote trust amongits clients, Desjardins Group has implemented a complaint-handling process based on the principles of fairness, integrity and good governance. Complaints are analyzed in a fair, objective and neutral manner.

What is a complaint?

A complaint represents a situation related to Desjardins Group's products and services that has not been resolved to the satisfaction of the complainant.

Annual data on the handling of complaints -Year 2025

The various Desjardins entities and subsidiaries have been grouped according to the product and services offered. Thus, the four main sectors of activity include:

- Property and casualty insurance: home and auto insurance, business insurance;
- Life and health insurance: group insurance, life insurance, disability insurance, critical illness and travel insurance as well as segregated funds;
- Caisses and Federation: Quebec and Ontario Caisse network, credit, financing, credit cards;
- Wealth management: savings products and investments.

Annual data

	2025	2024
Complaints Processed and Closed in 2025	2 447	1675
Resolution rate[1]	16%	21%
Average time to process a complaint	35 days	42 days

[1] Agreements reached and complaints withdrawn by complainants. A complaint may be withdrawn for several reasons. The most common reason for withdrawing a complaint is that the complainant feels that he or she has received sufficient explanations.

The increase observed in 2025 was mainly due to new regulatory requirements that came into effect, particularly with regard to processing times and escalation of complaint situations requiring a written response. This change reflects an adjustment to the regulatory and operational framework.

The decrease in the resolution percentage is due to proactive handling of dissatisfaction situations by the business sectors, which allows for the resolution of a number of situations from the beginning of contact.

Complaints handled by sector of activity

Sector of activity	2025	2024
Property and casualty insurance	943	671
Life and health insurance	528	351
Caisses and Federation	866	574
Wealth Management	110	79
Total	**2 447**	**1 675**

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