

20 ANNUAL Office of the Ombudsman 25 REPORT



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Message from the Ombudsman

Customer trust remains the cornerstone of our work and we're committed to resolving concerns quickly and fairly.



Brian Fernandes

Chief Internal Auditor & Ombudsman

407 ETR moves more than three million people every week and stays committed to alleviating congestion in the Greater Toronto Area. The Company continues to modernize its customer support systems as more drivers choose the highway. Customer interactions with 407 ETR continue to improve through enhancing service capabilities and introducing digital onboarding for new customers. By shifting more interactions to digital platforms, customers save time by resolving many concerns online, while ensuring that outstanding matters can be reviewed through the dispute resolution process.

In 2025, our Office saw a 99.5 per cent increase in total complaints over 2024. At the same time, nearly half of all complaints continued to fall outside our mandate, primarily involving promotional driving offers and collections.

We're looking at opportunities to automate complaints to the Ombudsman's Office through the 407 ETR website. Expanding digital access will help customers better understand the dispute resolution process and provide clearer guidance on which cases fall within our mandate, and which lie outside it.

Despite the substantial cases received by our Office, 99.2 per cent were closed by December 31, 2025, and 97 per cent were resolved within 10 business days, reflecting our continued commitment to timely and effective review.

407 ETR continues to offer payment support programs, including the Financial Hardship Payment Plan (FHP) and the Exceptional Hardship Payment Plan (EHP), which is administered by our Office. In 2025, applications for the EHP increased by 67 per cent compared to 2024, with 43 per cent of applicants approved.

Upholding a fair and impartial platform for customers to raise concerns and support the resolution process remains central to our mandate. We thank customers for their continued trust and collaboration, which are essential for us to fulfil our responsibilities as an independent customer advocate. 

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. Effective June 1, 2025, drivers no longer pay tolls on Highway 407 and our Office received no complaints related to Highway 407 prior to or following detolling.

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

1,416,572

Total contacts to
Customer
Service in 2025

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.

8,167

Total escalations
to the Office of
the President in
2025

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

558

Total contacts to
the Office of the
Ombudsman in
2025

Engaging our Office

1 **Complaint Intake** →

Customers must 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.

Advice Referral

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

2 **Informal Intervention** →

If the issue remains unresolved and falls within our mandate, we will initiate an informal investigation by requesting information from 407 ETR. As part of our investigation, we may request additional information from you regarding your complaint. If the issue falls outside our mandate after assessing the complaint, we will work to refer it to the appropriate group.

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.

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 10 business days.

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

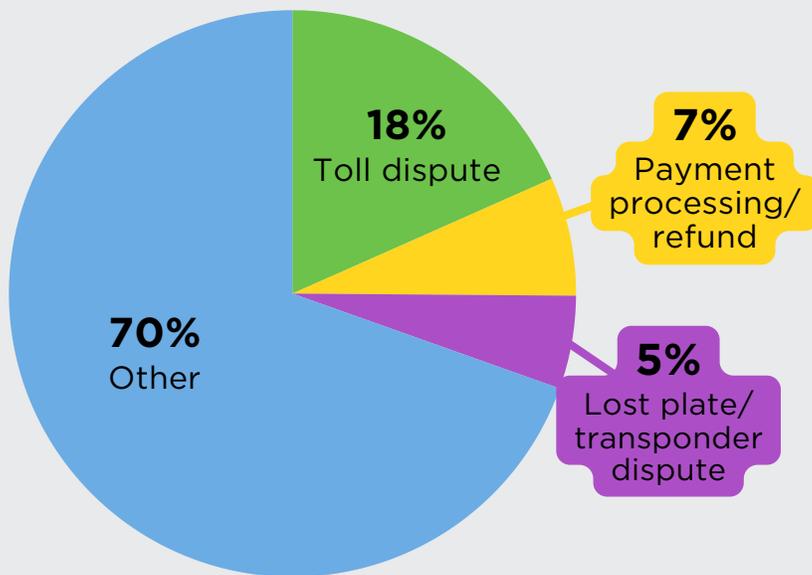
Year at a Glance



Within our mandate

Complaints received: **52%**

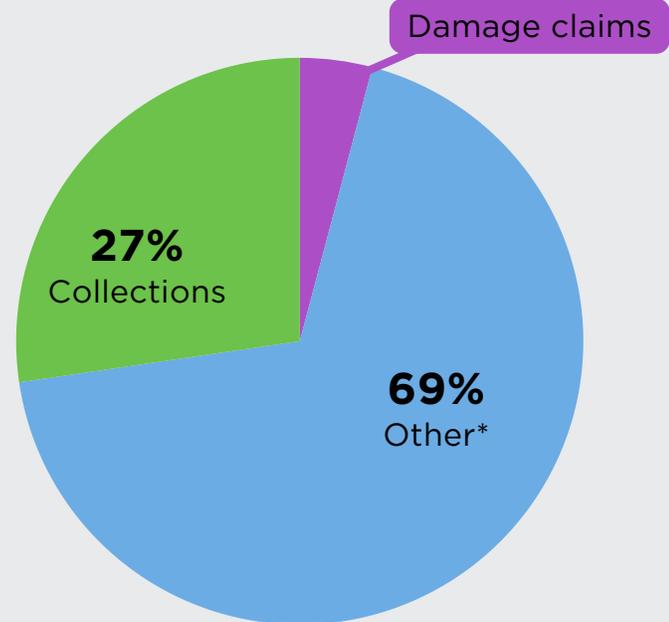
Primary complaints:



Beyond our mandate

Complaints received: **48%**

Primary complaints:



*Including promotions

How did customers contact us?



What did customers need?



Exceptional Hardship Program

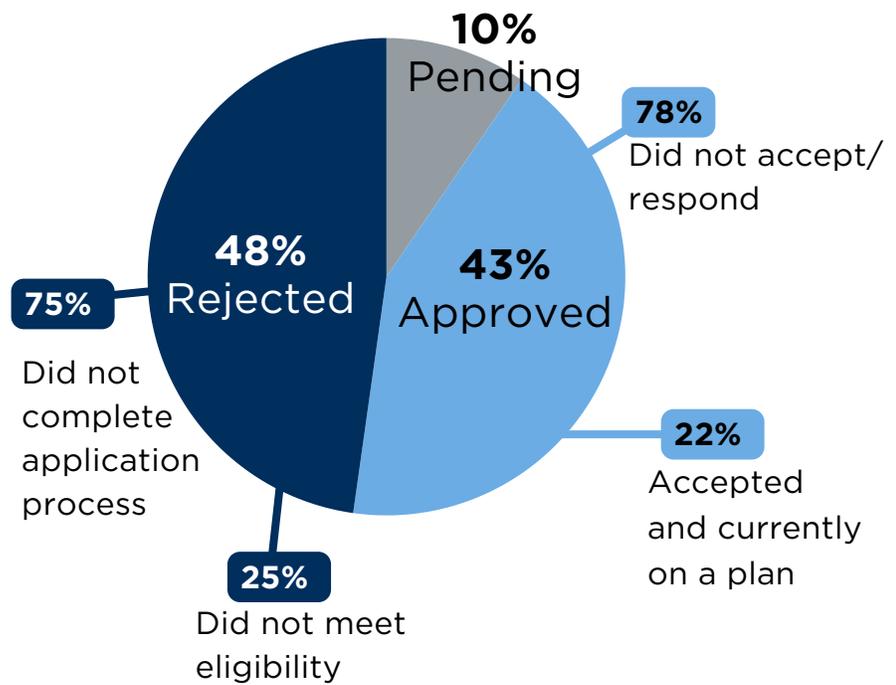
Program Overview

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 due to a significant circumstance where the denial of their vehicle licence plate would impact their 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.

2025 Overview

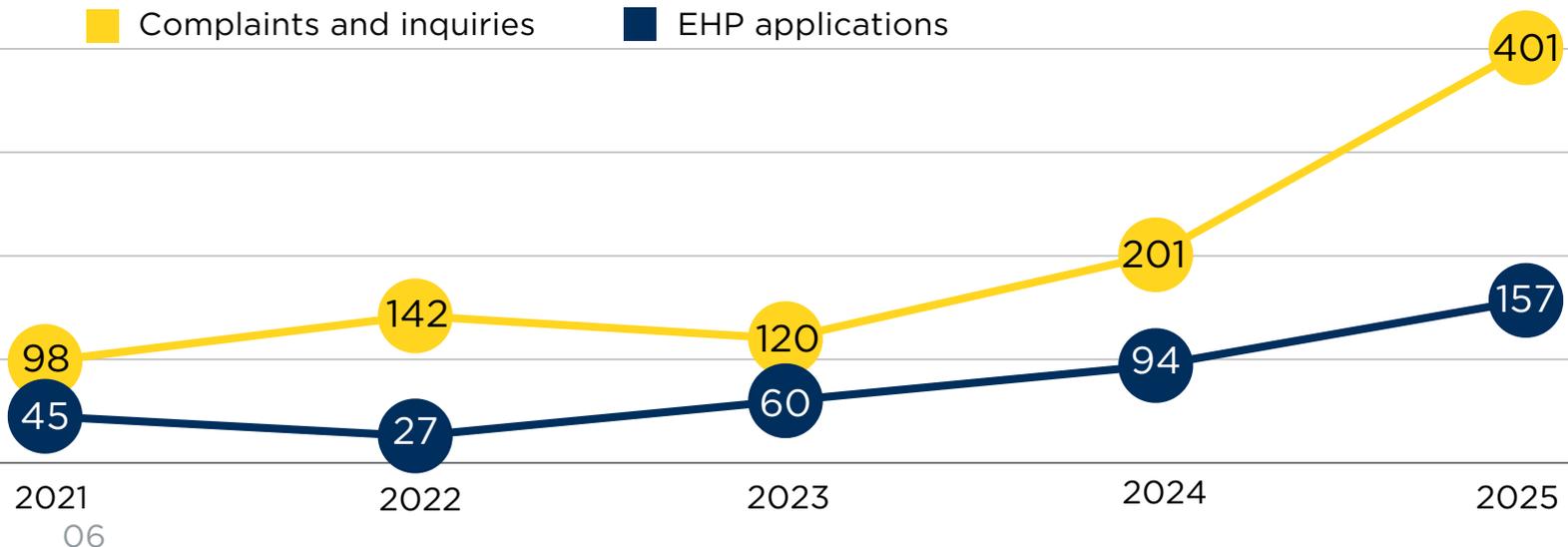
We received 157 Exceptional Hardship Payment Plan applications, an increase of 67.5 per cent from last year. Rejections were either because the applicant did not complete the application process or they presented a financial hardship and not an exceptional hardship, which is excluded from this program. These applicants are referred to 407 ETR for further support, including the Financial Hardship Payment Plan.

Applications Received in 2025:



Five-year trend: Complaints and EHP applications received

Complaints and inquiries (Yellow line) EHP applications (Dark Blue line)





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